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**BENEFITS
AND
WORKING CONDITIONS
JANUARY 1, 1988**

**INCIDENCE AND CHARACTERISTICS
INDUSTRIAL SECTOR**




PAY RESEARCH BUREAU

Public Service Staff Relations Board
CANADA



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PAY RESEARCH BUREAU

Public Service Staff Relations Board
CANADA



Cette publication existe également en français.

Reference: 118-88

THE PAY RESEARCH BUREAU

PURPOSE

The Pay Research Bureau, a component of the Public Service Staff Relations Board, is an impartial compensation research agency which was established by the federal government in 1957. The Bureau obtains information on rates of pay, employee earnings, conditions of employment and related practices prevailing both inside and outside the Public Service to meet the needs of the parties to collective bargaining in the Public Service of Canada or, in the case of occupational classes for which no bargaining agent is certified, as may be requested by the employer.

Important goals governing the Pay Research Bureau's activities include the provision of impartial, accurate and timely information while maintaining complete confidentiality of data contributed by our respondents.

ACTIVITIES

The Bureau collects and reports salary and related data on the majority of the occupational classes found in the Public Service. Most of these classes are included in the Bureau's Automated Compensation Data System where pay data are maintained in a bank of information from which Bureau reports are published. Two major reports, AUTOCODS-I and AUTOCODS-II, provide our clients with pay and related information twice a year. A large number of single occupational class reports are published once a year. In addition, an annual report on a variety of occupational classes in the health sector is issued in the fall.

The Bureau also collects and reports data on the incidence and characteristics of a wide variety of benefits and working conditions. The major benefits and working conditions survey covers three categories of employees (management/professional, office and non-office) and is conducted every two years. Periodically, the Bureau also conducts benefits surveys for specific occupational classes when the type and pattern of coverage is likely to differ from the norm because of peculiarities of the class involved.

While these pay and benefits surveys form the backbone of the Bureau's program, we do survey and publish reports on a variety of related topics. Some are special, one time only projects; others are done on a periodic basis. The Bureau also responds to requests for information from compensation specialists and other interested parties.

DISTRIBUTION POLICY

Most Bureau reports and documents have restrictions on their distribution because of our commitment to survey respondents regarding the confidential reporting of survey findings. In general, the Pay Research Bureau releases its reports to the appropriate officials of the government, the bargaining agents which represent federal government employees and the organizations participating in our surveys. Some reports issued by the Bureau, which are of a general or summary nature, are also made available to those associated with collective bargaining and compensation determination or research or others where such distribution is deemed to be in the public interest.

ENQUIRIES

For further information regarding the Pay Research Bureau and its activities, address inquiries to:

Pay Research Bureau
P.O. Box 1525, Station "B"
Ottawa, Ontario K1P 5V2

Tel: (613) 990-1660



BENEFITS AND WORKING CONDITIONS

FOREWORD

This report contains information on a selection of thirty-four benefits and working conditions as well as auxiliary information on benefits provided to continuing part-time employees surveyed by the Pay Research Bureau as of January 1, 1988.

The Pay Research Bureau appreciates the importance of the voluntary contribution made by organizations that participate in our survey and research studies. Their co-operation is based on our commitment to treat all information as strictly confidential. Recipients of our reports are also committed to observing the confidentiality restrictions. We assume full responsibility for the quality and accuracy of the contents of this report.

This report is labelled "PROTECTED - PRB Designated Distribution C". Only organizations specified by the Pay Research Bureau receive this report. It is available to authorized federal Public Service employers, departments and bargaining agents, participants in this survey and participants in other Bureau surveys on request. Circulation within recipient organizations must be strictly limited to those authorized and concerned with compensation administration. The contents of this report must be given no publicity, may not be placed on library shelves and may not be reproduced in whole or in part without the permission of the Pay Research Bureau.

This report will be followed by a second report which presents Incidence and Characteristics information on benefits and working conditions for a sample of fourteen municipal governments and, separately, for the ten provincial governments.

The report was prepared by J. Benoît, C. Bielby, M.-C. Côté, J.B. McNabb, W. Morash and M. Pesant under the supervision of C. Henderson and the direction of J. MacMillan. The assistance of other Bureau staff who contributed to the survey and the publication of this report is appreciated.

August 1988

Joseph T. Cunningham,
Executive Director.

BENEFITS AND WORKING CONDITIONS

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BENEFITS AND WORKING CONDITIONS

PART I: SURVEY METHODS AND SOURCES

The Benefits Survey Program

The Benefits survey program collects and reports information on current practices in the area of benefits and working conditions in Canada. The purpose of the survey is to provide the employers and bargaining agents in the federal Public Service with background information for the determination of benefits and working conditions. Survey reports present narrative and statistical information on the incidence and characteristics of benefits and working conditions, based on samples from industry, selected municipal governments and the ten provincial governments. The effective date of the survey is January 1, 1988.

Survey reports contain information on 34 benefits and working conditions for Management/Professional, Office and Non-Office employees. As well information is presented separately on benefits provided to part-time employees. Two reports are published, one based on the industrial sample and the other based on the provincial government sample and the municipal government sample.

Planning and Preparation for the Survey

Members of the Advisory Committee on Pay Research, representing the employers and certified bargaining agents of the Public Service of Canada, participated in the development of the survey program at the planning phase. Consultation included identification of the survey requirements and discussion regarding survey methodology and the content of questionnaires. The Pay Research Bureau appreciates their co-operation and contribution.

Establishments participating in the survey were contacted approximately two months prior to the field visits. Survey questionnaires were sent to them two to three weeks in advance of the scheduled interviews to enable them to become familiar with the content in advance of the survey interview.

Before beginning the field work, a two-week briefing session was held to review the benefits plans and working conditions to be surveyed. Anticipated problems relating to survey content and methodology were discussed.

Collection of Data

Field survey work started in Toronto and after several days of visits, officers met to discuss problems encountered and to develop consistent approaches for these situations. Subsequently, officers travelled across the country, working individually but maintaining contact with the Bureau for co-ordination of interviews and to ensure that technical difficulties were resolved in a consistent manner.

Questionnaires were completed during survey interviews. The Bureau's exception reporting system permits the use of pre-coded questionnaires, requiring only the updating of data from the previous survey and the collection of data for new or revised questions.

Survey Sample

The original sample used for this survey was developed in 1966 by Statistics Canada using Labour Canada's 1966 Wage Rate Survey as its basis. A method was also provided for the replacement of establishments deleted from the survey in future years using a stand-by list of establishments selected from Statistics Canada's business register.

Until 1976, the sample remained essentially unchanged except for substitutions made using the methodology mentioned above. By 1976 Statistics Canada had changed its business register so that the original replacement methodology was no longer viable.

Sample reviews were conducted prior to the 1978 and 1980 surveys with the objective of maintaining a sample reflective of the industrial and geographic distribution of employment in Canada. At that time, the Bureau contacted employers who had expressed a willingness to participate in the survey. In 1980 a back-up list of establishments was developed to provide for future substitutions to the sample. This list has been kept up-to-date and has been used as required prior to each biennial survey. This has permitted the sample to remain reasonably reflective of the Canadian industrial mosaic.

This survey is conducted on an establishment basis. An establishment is defined as: an entire organization, a single operating unit or part of an organization, or a group of units located in a specific geographic area. Each establishment is clearly identifiable and survey information collected is based on the benefits and working conditions that apply specifically to employees located in the establishment surveyed.

Establishments are selected on the basis of geographic and industrial representativity. However, the ability of a company to provide data on the establishment identified is also a consideration.

The industrial sample currently contains 158 establishments representing seven industrial sectors. There are 14 establishments in the municipal sample and all ten provincial governments participate in the provincial sample. For the latter samples, the entire municipal or provincial administration is considered an establishment.

The table on the following page summarizes the industrial distribution of the sample for the past six surveys.

Benefits Survey Sample by Industry Group

<u>Survey Year</u>	<u>Mining</u>	<u>Manufacturing</u>	<u>Transportation Communication & Utilities</u>	<u>Trade</u>	<u>Finance Insurance and Real Estate</u>	<u>Service</u>	<u>Public Admin.</u>	<u>Total</u>
<u>1978</u>								
Estab.	10	68	22	13	10	25	10	158
Empl.	7,307	60,408	75,206	14,932	21,224	46,477	18,421	243,975
<u>1980</u>								
Estab.	8	72	21	18	10	33	10	172
Empl.	9,272	86,832	51,673	29,229	14,568	59,698	19,803	271,075
<u>1982</u>								
Estab.	8	68	23	18	10	32	10	167
Empl.	9,346	89,923	55,587	29,130	18,581	66,098	23,122	291,787
<u>1984</u>								
Estab.	8	63	20	17	11	31	10	160
Empl.	9,022	67,143	50,858	27,131	17,845	61,285	21,316	254,600
<u>1986</u>								
Estab.	9	61	18	16	11	31	8	154
Empl.	9,063	78,824	44,660	24,354	17,605	53,575	18,994	247,075
<u>1988</u>								
Estab.	8	58	20	15	11	28	9	149
Empl.	9,093	86,212	44,306	22,673	20,403	51,426	20,348	254,461

Edit, Analysis and Presentation of Survey Data

Completed questionnaires were visually edited by the officers responsible for the analysis of various sections of the survey. Following the visual edit data were input to the database and a series of computer edits were conducted. Accuracy of the returns was assured by comparison with returns from previous surveys. Apparent anomalies or discrepancies were discussed with the officer who completed the questionnaire or with the contact in the establishment surveyed, and were checked against benefit plan literature or collective agreements obtained at the interview.

Working tables and the final tables presented in this report were then produced. At this stage the tables were thoroughly analyzed both by the responsible officer and an automated edit process. Concurrently, the narrative portion of the report was written to explain the benefits and to provide guidance in the use of individual tables.

Each benefit or working condition is presented in a separate section of the report containing tables and explanatory text. The narrative defines the particular benefit or working condition, states any pertinent generalities and lists the major characteristics reported in the tables. This is followed by commentary on specific portions of the tables, which clarify terms and ambiguities or anomalies in the table headings. To the extent possible, data are reported under specific sub-headings and only when absolutely necessary are data grouped under "OTHER" or "VARIABLE". In such cases narrative explanation is provided.

Report tables consist of two parts: Incidence and Characteristics. Each table begins with the Incidence portion which provides information on the prevalence of the benefit or working condition. This section contains number and percentage columns for both establishments and employees. Information in the "establishment" column refers to the establishments surveyed. Information in the "employees" column refers to the total number of employees in each category for the establishments surveyed; it does not represent the actual number of employees receiving a benefit.

The information presented in the Incidence section is based on the total sample of establishments and employees. An establishment is considered to have a plan or working condition if it is available or applicable to any of the employees within a category. Eligibility is the criterion and not participation. Therefore, if any employee is capable of qualifying for a benefit or is subject to a working condition, a positive incidence is recorded. Where several plans or working conditions apply to different groups of employees within the same category, the plan or condition applying to the greatest number of employees is the one accepted.

The Characteristics section of the table provides information on the nature of the benefit or working condition. In contrast to the Incidence section, only percentage data are shown for establishments and employees in this part of the table. Information is presented in one of two ways. Unless otherwise indicated, information is presented only for establishments that answered positively to the incidence question. Note that where a benefit or working condition is unwritten or informal, it is identified as such in the Incidence section but no information is provided in the Characteristics portion of the table.

Certain percentages, however, are not based on the original incidence; instead they are based on the incidence of a particular characteristic. This format reduces the use of "not applicable" headings throughout the tables. Whenever these "sub-incidence" calculations occur, they are carefully footnoted. An illustration follows:

EXAMPLE

FORMAL PAID SICK LEAVE PLANS

<u>Incidence-Percentage</u>	<u>Management/Professional % of Establishments</u>
Plan Provided	67.5
Plan Not Provided	32.5
Total Per cent	100.0

Characteristics

IV Type of Leave Credits:

* - cumulative	20.0
** - non-cumulative	80.0
Total Per cent	100.0

+ 1. Cumulative Leave:

A. Type of Accumulation:

- uniform	85.0
- variable	15.0
Total Per cent	100.0

++ 2. Non-Cumulative Leave:

A. Basis of Entitlement:

- per year	15.9
- per illness	84.1
Total Per cent	100.0

- + Percentages in this characteristic are based on the incidence found in the preceding line(s) bearing an *.
- ++ Percentages in this characteristic are based on the incidence found in the preceding line(s) bearing a **.

Thus 1. Cumulative Leave is based on the 20% shown in IV Type of Leave Credits, and 2. Non-Cumulative Leave is based on the 80% shown in IV. In neither case do they reflect the percentages shown in Incidence-Percentage. When an * appears more than once in the same characteristic, the percentages in the following portion of the table are based on the cumulative total of characteristics shown with an asterisk.

Confidentiality of Survey Data and Reports

The Pay Research Bureau is very conscious of the requirement to protect the confidentiality of survey data contributed voluntarily by participating organizations. Only organizations specified by the Pay Research Bureau receive this report, and its use is strictly limited to those authorized and concerned with compensation administration.

Definitions of Terms

The following definitions are provided to assist users of this report.

- Industry: A group of establishments, i.e. companies or operating units engaged in the same or similar type of economic activity. E.g. Mining, Manufacturing, Trade, Transportation, Finance, Service and Public Administration.
- Establishment: An entire organization, a single operating unit or part of an organization or a group of units located in a specific geographical area. Each establishment is clearly identifiable and survey information provided is based on benefits and working conditions that apply specifically to employees located in the establishment.
- Executives: Officers typically reporting to the presidential level and higher and responsible for the planning, development and implementation of organizational policies. TO BE EXCLUDED FROM THIS SURVEY.
- Management Employees: Employees below the executive level responsible for the conduct and control of the activities of the organization and engaged in the direction and motivation of its employees.
- Professional Employees: Individual employees whose work is predominantly non-routine, requires discretion and judgement and is based on the application of a comprehensive body of knowledge such as actuarial science, architecture, biology, chemistry, education, law, medicine, or nursing.

Office Employees: Clerical, stenographic, technical and other general office workers and non-office supervisors above the level of working foremen.

Non-Office Employees: Usually wage earners or hourly paid staff, including production, maintenance, warehouse, shipping, delivery staff, routemen and working foremen.

Organizations Surveyed

The Industrial sample contains 158 establishments, however not all establishments reported employees in each category. Consequently only 149 establishments are shown in the incidence tables for the Management/Professional and the Office categories, and only 140 establishments were shown for the Non-Office category.

ORGANIZATIONS SURVEYED
JANUARY 1, 1988

(AN ASTERISK (*) INDICATES THAT THIS ORGANIZATION DID NOT PARTICIPATE IN THE CURRENT SURVEY.)

MINING

COMINCO LIMITED
GIANT YELLOWKNIFE MINES LTD.
INCO LIMITED
IRON ORE COMPANY OF CANADA
MACISAAC MINING & TUNNELLING
COMPANY LIMITED
MOBIL OIL CANADA LIMITED
QIT-FER ET TITANE INC.
SYNCRUDE CANADA LTD.

ESTABLISHMENT(S) SURVEYED

VANCOUVER
TIMMINS
PORT COLBORNE
SEPT-ILES
SUDBURY

CALGARY OPERATIONS
SOREL
FORT MCMURRAY

MANUFACTURING

AGROPUR COOPERATIVE
AGRO-ALIMENTAIRE
ALGOMA STEEL CORP. LIMITED, THE
AMERICAN STANDARD
ANCAST INDUSTRIES LTD.
B.C. SUGAR REFINING CO.
BAILEY CONTROLS CANADA
BAKELITE THERMOSETS LIMITED
C-I-L INC.
CANADA PACKERS INC.
CANADAIR INC.
CANADIAN FOREST PRODUCTS LTD.
CANADIAN MARCONI COMPANY
CHRYSLER CANADA LIMITED
COMBUSTION ENGINEERING CANADA INC.
CONSOLIDATED BATHURST INC.
DAIRY PRODUCERS CO-OP LTD.
DIGITAL EQUIPMENT OF CANADA
DOFASCO INC.
DOMINION BRIDGE QUEBEC
DOMTAR INC.
FOSTER WHEELER LIMITED
FOXBORO CANADA INC.
G.E.A.C. COMPUTERS
INTERNATIONAL INC.
GLAXO CANADA LIMITED
* GREAT NORTHERN APPAREL INC.
GULF CANADA RESOURCES LIMITED
IBM CANADA LIMITED
* IMPERIAL OIL LIMITED
IMPERIAL TOBACCO LIMITED
INGERSOLL-RAND CANADA INC.
IPSCO INC
JENKINS CANADA INC.
JERVIS B. WEBB COMPANY
OF CANADA LIMITED

MONTREAL

SAULT STE MARIE
LANDSDOWNE
WINNIPEG
VANCOUVER
QUEBEC
BELLEVILLE
TORONTO
CALGARY & EDMONTON
MONTREAL
PROVINCE OF B.C.
PROVINCE OF QUEBEC
TRUCK ASSEMBLY PLANT, WINDSOR
SHERBROOKE
MONTREAL & TROIS-RIVIERES
SASKATOON
KANATA
HAMILTON
MONTREAL
PROVINCE OF QUEBEC
ST-CATHARINES
MONTREAL
ONTARIO

TORONTO
EDMONTON OPERATIONS
CALGARY HEAD OFFICE
DON MILLS
SARNIA
PROVINCE OF QUEBEC
SHERBROOKE
REGINA
MONTREAL
HAMILTON

ORGANIZATIONS SURVEYED
JANUARY 1, 1988

<u>MANUFACTURING (CONT.)</u>	<u>ESTABLISHMENT(S) SURVEYED</u>
JOHNSON AND JOHNSON INC.	MONTREAL
KAWNEER CANADA LIMITED	SCARBOROUGH
LABATTS BREWERIES OF BRITISH COLUMBIA LIMITED	NEW WESTMINSTER
MARK HOT CIE.	LONGUEUIL
MASSEY COMBINES CORPORATION	BRANTFORD
MERCK FROSST CANADA INC.	MONTREAL
MICROTEL LIMITED	BURNABY
NORANDA METAL INDUSTRIES	MONTREAL
PARAMOUNT HOSIERY LTD	PROVINCE OF QUEBEC
PETERBOROUGH PAPER CONVERTERS INC.	PETERBOROUGH
PHILIPS CABLES LIMITED	BROCKVILLE
* PHILIPS ELECTRONICS LTD.	MONTREAL & ST-JEROME
PORT WELLER DRY DOCKS - DIVISION OF U.L.S. INTERNATIONAL INC.	ST-CATHARINES
RCA INC.	MONTREAL
ROCKWELL INTERNATIONAL OF CANADA LTD.	PROVINCE OF ONTARIO
ROLLS ROYCE (CANADA) LIMITED	PROVINCE OF QUEBEC
SHELL CANADA LIMITED	CALGARY
SOCIETE CANADIENNE DE METAUX REYNOLDS LIMITEE	BAIE COMEAU
SOCIETE D'ELECTROLYSE ET DE CHIMIE ALCAN LTEE	BEAUHARNOIS
SOUTHAM INC (OWEN SOUND TIMES)	OWEN SOUND
SPAR AEROSPACE LIMITED	PROVINCE OF ONTARIO
STELCO INC.	NANTICOKE
TCC BEVERAGES LTD	MONTREAL
THOMAS J. LIPTON INC.	SAINT JOHN
TORONTO STAR, THE	TORONTO
WESTERN CO-OPERATIVE FERTILIZERS LIMITED	CALGARY
WESTINGHOUSE CANADA INC.	PROVINCE OF ONTARIO
3M CANADA INC.	LONDON

TRANSPORTATION, COMMUNICATION & PUBLIC UTILITIES

ACADIAN LINES LIMITED	HALIFAX
AIR CANADA	TORONTO
BEKINS VAN LINES (CANADA) LTD.	MONTREAL
BELL CANADA	KITCHENER
BRITISH COLUMBIA TELEPHONE COMPANY	VANCOUVER ISLAND
CANADIAN BROADCASTING CORPORATION	OTTAWA
CANADIAN PACIFIC LIMITED	TORONTO
CN RAIL	PROVINCE OF QUEBEC EXCLUDING H.O.
CONSUMERS GAS COMPANY, THE	TORONTO
HYDRO-QUEBEC	MONTREAL AREA
KINGSWAY TRANSPORT LIMITED	MONTREAL
MANITOBA TELEPHONE SYSTEM	WINNIPEG
MARITIME TELEGRAPH & TELEPHONE COMPANY LIMITED	HALIFAX

ORGANIZATIONS SURVEYED
JANUARY 1, 1988

TRANSPORTATION, COMMUNICATION &
PUBLIC UTILITIES (CONT.)

ESTABLISHMENT(S) SURVEYED

NEW BRUNSWICK TELEPHONE CO. LTD, THE
NOVA, AN ALBERTA CORPORATION
QUEBEC TELEPHONE
SASKATCHEWAN POWER CORPORATION
UNION GAS LIMITED
WANG CANADA LTD.
WARDAIR INTERNATIONAL INC

SAINT JOHN
CALGARY
RIMOUSKI
SASKATCHEWAN
CHATHAM
PROVINCE OF ONTARIO
TORONTO AIRPORT & HEADQUARTERS

TRADE

ALBERTA WHEAT POOL
CANADIAN TIRE CORPORATION LTD.
CO-OP ATLANTIC
DYLEX LIMITED
FORINTEK CANADA CORP
GROUPE T.C.G. (QUEBEC) INC.
HUGHES-OWENS INC.
INNOVA ENVELOPE

PROVINCE OF ALBERTA
TORONTO
MONCTON
PROVINCE OF ONTARIO
VANCOUVER
MONTREAL
MONTREAL
BRANTFORD

DIVISION OF BARBECON INC.
LOEB INC.

OTTAWA
TORONTO HEAD OFFICE
TORONTO
SASKATCHEWAN
TORONTO HEAD OFFICE
PROVINCE OF QUEBEC
WINNIPEG
ONTARIO
VANCOUVER (MAIN STORE)
PROVINCE OF QUEBEC

MARKS & SPENCER CANADA INC.
OSHAWA GROUP, THE
SASKATCHEWAN WHEAT POOL
SEARS CANADA INC.
SOCIETE DES ALCOOLS DU QUEBEC
* T. EATON COMPANY LIMITED, THE
* UNISYS CANADA INC.
WOODWARD'S LIMITED
* ZELLERS INC.

(DIVISION OF HUDSON'S BAY COMPANY)

FINANCE, INSURANCE & REAL ESTATE

BANQUE LAURENTIENNE DU CANADA
COMPAGNIE D'ASSURANCE SUR LA VIE
L'INDUSTRIELLE ALLIANCE

MONTREAL
QUEBEC CITY

GREAT WEST LIFE ASSURANCE COMPANY
IMPERIAL LIFE ASSURANCE COMPANY
OF CANADA, THE

WINNIPEG
TORONTO OFFICE

INVESTORS GROUP
LAURENTIAN FINANCIAL SERVICES
METROPOLITAN LIFE INSURANCE COMPANY
MUTUAL LIFE ASSURANCE COMPANY OF
CANADA, THE

WINNIPEG
TORONTO HEADQUARTERS
OTTAWA
KITCHENER

ROYAL BANK OF CANADA, THE
SUN LIFE ASSURANCE COMPANY OF CANADA
TORONTO-DOMINION BANK, THE

MONTREAL
MONTREAL
METRO TORONTO EAST & WEST DIVISIONS

ORGANIZATIONS SURVEYED
JANUARY 1, 1988

<u>SERVICE</u>	<u>ESTABLISHMENT(S) SURVEYED</u>
ACRES INTERNATIONAL LIMITED	PROVINCE OF ONTARIO
ALBERTA BREWERS AGENTS LIMITED	CALGARY OPERATIONS
ALBERTA RESEARCH COUNCIL	EDMONTON
B.C. RESEARCH CORPORATION	VANCOUVER
BOARD OF EDUCATION, CITY OF LONDON	LONDON
BRANTFORD GENERAL HOSPITAL, THE	BRANTFORD
CANADA SYSTEMS GROUP	TORONTO
CANADIAN PACIFIC HOTELS LIMITED	PROVINCE OF QUEBEC
CENTRE HOSPITALIER REGIONAL DE RIMOUSKI	RIMOUSKI
* CROWNTEK INC.	PROVINCE OF ONTARIO
DOMTAR RESEARCH CENTRE	PROVINCE OF QUEBEC
FAMOUS PLAYERS LIMITED	PROVINCE OF ONTARIO
GREATER VICTORIA HOSPITAL SOCIETY	VICTORIA
LUMMUS CANADA INC.	WILLOWDALE
MONTREAL MUSEUM OF FINE ARTS, THE	MONTREAL
NOVA SCOTIA RESEARCH FOUNDATION CORPORATION	DARTMOUTH
PULP AND PAPER RESEARCH INSTITUTE OF CANADA	MONTREAL
QUEEN'S UNIVERSITY	KINGSTON
ROYAL ONTARIO MUSEUM	TORONTO
SASKATCHEWAN RESEARCH COUNCIL	SASKATOON
* SNC GROUP, THE	
TILDEN CAR RENTAL INC.	TORONTO
TORONTO GENERAL HOSPITAL	TORONTO
UNIVERSITE DE MONTREAL	MONTREAL
UNIVERSITE LAVAL	QUEBEC CITY
UNIVERSITY OF ALBERTA	EDMONTON
UNIVERSITY OF ALBERTA HOSPITAL	EDMONTON
UNIVERSITY OF BRITISH COLUMBIA	VANCOUVER
UNIVERSITY OF MANITOBA	WINNIPEG
UNIVERSITY OF TORONTO	TORONTO
* XEROX CANADA INC.	PROVINCE OF ONTARIO
<u>PUBLIC ADMINISTRATION</u>	
CITY OF EDMONTON	EDMONTON
CITY OF ETOBICOKE	ETOBICOKE
CITY OF HALIFAX	HALIFAX
CITY OF KITCHENER	KITCHENER
CITY OF SASKATOON	SASKATOON
CITY OF VANCOUVER	VANCOUVER
CITY OF WESTMOUNT	WESTMOUNT
GREATER VANCOUVER REGIONAL DISTRICT	VANCOUVER
VILLE DE QUEBEC	QUEBEC CITY

BENEFITS AND WORKING

CONDITIONS

Part II

Survey Findings

LIFE INSURANCE AND RELATED PLANS

- SECTION 1: GROUP LIFE INSURANCE AND RELATED PLANS - INCIDENCE
- SECTION 2: GROUP LIFE INSURANCE PLANS
- SECTION 3: SURVIVORS' INCOME BENEFIT PLANS
- SECTION 4: ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE PLANS
- SECTION 5: BUSINESS TRAVEL ACCIDENT INSURANCE PLANS

1. GROUP LIFE INSURANCE AND RELATED PLANS

Table 1 summarizes the number of establishments that provide insurance coverage for their employees. Specifically this refers to:

- Basic Group Life Insurance
- Supplementary Group Life Insurance
- Survivors' Income Benefit Plans
- Accidental Death and Dismemberment
- Business Travel Accident Insurance

Tables 2 to 5 provide statistical detail and written explanation of these benefits.

TABLE 1

INCIDENCE AND CHARACTERISTICS
CANADA
GROUP LIFE INSURANCE AND
RELATED PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	NUMBER		NUMBER		NUMBER	
	ESTAB.	EMPL.	ESTAB.	EMPL.	ESTAB.	EMPL.
INCIDENCE - NUMBER						
PLANS PROVIDED	146	73,165	145	77,226	134	98,053
PLAN PROVIDED UNDER A FLEXIBLE BENEFITS PACKAGE	2	238	2	780		
EMPLOYER CONTRIBUTES TO UNION-SPONSORED PLANS			1	177	3	2,852
PLANS NOT PROVIDED	1	122	1	616	3	1,232
TOTAL NUMBER	149	73,525	149	78,799	140	102,137
INCIDENCE - PERCENTAGE						
	PERCENT		PERCENT		PERCENT	
	ESTAB.	EMPL.	ESTAB.	EMPL.	ESTAB.	EMPL.
PLANS PROVIDED	98.0	99.5	97.3	98.0	95.8	96.0
PLAN PROVIDED UNDER A FLEXIBLE BENEFITS PACKAGE	1.3	.3	1.3	1.0	.0	.0
EMPLOYER CONTRIBUTES TO UNION-SPONSORED PLANS	.0	.0	.7	.2	2.1	2.8
PLANS NOT PROVIDED	.7	.2	.7	.8	2.1	1.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
TYPE OF PLANS PROVIDED						
I BASIC GROUP LIFE INSURANCE PROVIDED:						
* -YES	98.0	99.5	96.7	97.4	94.3	95.2
* -YES, PLAN PROVIDED UNDER A FLEXIBLE BENEFITS PACKAGE	1.3	.3	1.3	1.0	.0	.0
-EMPLOYER CONTRIBUTES TO UNION-SPONSORED PLANS	.0	.0	1.3	.8	3.6	3.6
-NO	.7	.2	.7	.8	2.1	1.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+II SUPPLEMENTARY GROUP LIFE INSURANCE PLAN PROVIDED:						
-YES	65.5	75.0	59.6	69.8	47.7	36.6
-YES, PLAN PROVIDED UNDER A FLEXIBLE BENEFITS PACKAGE	1.4	.3	1.4	1.0	.0	.0
-NO	33.1	24.7	39.0	29.2	52.3	63.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "*"

TABLE 1

INCIDENCE AND CHARACTERISTICS
CANADA
GROUP LIFE INSURANCE AND
RELATED PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
III SURVIVORS' INCOME BENEFITS PLAN PROVIDED:						
-YES, IN ADDITION TO BASIC GROUP LIFE	15.4	27.5	12.8	28.0	10.7	9.9
-NO	84.6	72.5	87.2	72.0	89.3	90.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
IV ACCIDENTAL DEATH AND DISMEMBERMENT PLAN PROVIDED:						
-YES	77.2	65.0	71.9	63.4	67.2	72.4
-YES, PLAN PROVIDED UNDER A FLEXIBLE BENEFITS PACKAGE	1.3	.3	1.3	1.0	.0	.0
-YES, BUT INCLUDED IN THE PRINCIPAL SUM UNDER THE BASIC PLAN	2.0	1.2	2.0	.9	2.1	1.7
-EMPLOYER CONTRIBUTES TO UNION- SPONSORED PLANS	.0	.0	.0	.0	.7	.3
-NO	19.5	33.5	24.8	34.7	30.0	25.6
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
V BUSINESS TRAVEL ACCIDENT INSURANCE PLAN PROVIDED:						
-YES	57.7	61.2	50.3	55.4	37.1	40.5
-NO	42.3	38.8	49.7	44.6	62.9	59.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

2. GROUP LIFE INSURANCE PLANS

Group Life Insurance plans provide life insurance coverage of a pre-determined amount that is payable to the employee's beneficiary or estate in the event of the employee's death. Dependants' Life Insurance and Post-Retirement Life Insurance may also be offered under Group Life Plans. In addition, plans may also provide the employee with the choice of supplementing the amount of insurance coverage under the basic plan or taking the option of a separate supplementary plan.

In the event of permanent disability, the premiums under the group life insurance plans are often waived and the insurance coverage remains in effect. Alternatively, the policy amount or another amount may be paid as a lump sum or in instalments. Such provisions are distinct from any coverage under the Accidental Death and Dismemberment Plan or the Long-Term Disability Plan.

Table 2 presents the Characteristics of the group life insurance plans under the following headings:

- I Basic plan
- II Disability coverage
- III Supplementary group life insurance
- IV Dependants' life insurance
- V Post retirement life insurance

EXPLANATORY NOTES

- I-3 Nine of the eleven establishments reporting a "VARIABLE PERCENTAGE" for the employer's contribution to premium cost under Compulsory Plan for Management/Professional employees, pay 100% of the premium for insurance coverage up to a specified dollar amount and either share the premium with the employee for coverage above this amount or make no further contribution. One of the remaining two establishments indicated that the employer funded Group Life, Medical and Long-Term Disability to the extent of 4/10 of 1% of salary, premium costs over and above this amount are paid by Management/Professional and Office employees. The second establishment indicated that the percentage varied by occupational group for all three employee categories.

As for the Office employees, eight of the ten establishments under "VARIABLE PERCENTAGE" report the same arrangement as the Management/Professional employees previously mentioned. Six of the seven establishments reporting under "VARIABLE PERCENTAGE" for the Non-Office category follow the same principle as the Management/Professional and Office categories.

Two establishments having voluntary plans reported data under "VARIABLE PERCENTAGE". One of these has a policy whereby the entire cost of the first \$5,000 of coverage is funded by the employer. For coverage over \$15,000 the employer contribution varies by age at time of enrolment and option selected. In the second establishment the cost of the total benefit package is split 50/50 between employer and employee, however, individual benefit costs vary.

The establishment whose data are found under "OTHER" indicated that employees are required to contribute 30¢ per month per \$1,000 of insurance coverage and the employer funds the balance.

- I-4 Data for four establishments are reported under "OTHER". One reported that Management/Professional and Office employees were covered by a flat amount of \$5,000 plus 1 x salary. The second reported that Non-Office employees had the choice of \$10,000, \$15,000, \$20,000 or \$25,000 of coverage. In the third establishment the coverage for Office and Non-Office employees is related to salary grade and varied from \$23,000 to \$45,000. The fourth establishment has a policy whereby Office employees are entitled to \$15,000 insurance in the first year of service and \$25,000 in subsequent years.
- I-5 In the establishment whose data are reported under "VARIABLE AMOUNT" the coverage is \$10,000 for single employees and \$30,000 for employees with dependants.
- I-6 One establishment has a policy whereby Management/Professional employees with dependants are entitled to coverage of 200% of salary while single employees are entitled to coverage equal to 100% of salary.

II-1 Four establishments described the provisions of the Basic Group Life Insurance plan in the event of disability under "OTHER PROVISIONS". The following chart describes employee entitlement in the event of disability:

EMPLOYEE CATEGORY	BENEFIT FACTORS
1. - Management/Professional - Office - Non-Office	- coverage continues and the employer pays the full premium for the first six months of disability then the premium waiver clause applies.
2. - Management/Professional - Office - Non-Office	- full insurance coverage is continued during the disability period and premium payments are made from the Long-Term Disability Plan (LTD).
3. - Management/Professional	- if employee opted for LTD and becomes disabled, then the premium waiver clause applies. If the employee did not choose LTD then he/she receives instalment payments of the policy amount.
4. - Non-Office	- establishment waives premium for ten months.

III-2 The following table describes the conditions prevailing in the eight establishments reported under "VARIABLE PERCENTAGE."

CONTRIBUTION BASED ON	NUMBER OF ESTABLISHMENTS		
	Management/ Professional	Office	Non- Office
Employer contribution varies by employee's age	2	2	1
Varies by coverage option selected	2	2	2
Employer contribution depends upon employee choice of coverage under basic plan	4	4	2

- III-3 One establishment reported "OTHER" as its coverage formula for the Management/Professional category. The employer provides a two-level Supplementary Insurance plan. Level A provides employees with optional coverage of 100% salary plus \$2,000. Level B provides for additional Supplementary Insurance in multiples of \$10,000 to a maximum of \$100,000. An employee must have Level A in order to obtain Level B.
- III-6 In the eight establishments reporting for Management/Professional staff, seven reporting for Office and five reporting for Non-Office employees under "COMBINED MAXIMUM FOR ALL LIFE INSURANCE PLANS" survey analysis showed that maximums ranged from \$75,000 to \$1,000,000.

Of the three establishments reported under "OTHER", one has a policy stating a maximum of \$1,000,000, however, in practice the maximum is equal to 100% for all their employee groups. The second establishment also reporting for all three employee categories indicated that the maximum obtainable was equal to 400% of employee salary, while the third stated the maximum for Management/Professional employee was predicated by the option selected, i.e. either \$100,000 or \$150,000.

- IV-2 One employer contributes a "VARIABLE PERCENTAGE" toward Dependents' Life Insurance. It is funded under the basic plan and the employer pays 100% of the premium on \$15,000 of coverage. The remainder of the coverage is paid by the employee according to whatever is elected. Of the two establishments reporting for Management/Professional and Office employees under "OTHER", one indicated that Dependents' Life Insurance may be purchased under the Flexible Benefits Package using employee credits or fully funded by employees. The second indicated that employees fund all insurance to the extent of 8% of salary, any expenditure over this amount is funded by the employer.
- IV-3 Thirty-two establishments report that the coverage formula for a spouse is a "VARIABLE AMOUNT". The following table shows 25 of these have unit purchase plans with a maximum value:

NUMBER OF ESTABLISHMENTS	EMPLOYEE CATEGORY	UNIT VALUE	MAXIMUM COVERAGE
2	- Management/ Professional - Office - Non-Office	\$10,000	\$300,000
3	- Management/Professional - Office - Non-Office	\$10,000	\$100,000
1	- Management/Professional - Office - Non-Office	\$5,000	\$30,000
2	- Management/Professional - Office - Non-Office	\$5,000	\$35,000
4	- Management/Professional - Office - Non-Office	\$10,000	\$50,000
2	- Management/Professional	\$10,000	\$100,000
1	- Management/Professional - Office	\$10,000	\$50,000
2	- Management/Professional	\$10,000	\$150,000
1	- Management/Professional - Office	\$10,000	\$150,000
1	- Management/Professional - Office - Non-Office	\$10,000	\$150,000
2	- Management/Professional	\$10,000	\$200,000
1	- Management/Professional - Office - Non-Office	\$2,000	\$10,000
1	- Management/Professional - Office - Non-Office	\$25,000	\$250,000
1	- Management/Professional - Office	\$5,000	\$250,000

Eight establishments provide employees with the option to choose between defined coverage amounts. The table below illustrates these options:

NUMBER OF ESTABLISHMENTS	EMPLOYEE CATEGORY	CHOICE OF COVERAGE
1	- Management/Professional - Office	- \$1,,000, \$2,000 or \$3,000
3	- Management/Professional - Office - Non-Office	- \$5,000 or \$10,000
1	- Management/Professional - Office	- \$5,000, \$10,000 or \$15,000
1	- Management/Professional - Office	- \$5,000 or \$20,000
1	- Management/Professional - Office - Non-Office	- \$10,000 or \$15,000
1	- Management/Professional - Office - Non-Office	- \$1,000 or \$2,000

The details of the five establishments reporting "OTHER" are described in the following table:

NUMBER OF ESTABLISHMENTS	EMPLOYEE CATEGORY	COVERAGE FORMULA
1	<ul style="list-style-type: none"> - Management/Professional - Office - Non-Office 	<ul style="list-style-type: none"> - Choice of plans; Units of \$10,000 to a maximum of \$300,000 or \$5,000 coverage
1	<ul style="list-style-type: none"> - Management/Professional - Office - Non-Office 	<ul style="list-style-type: none"> - 25% or 50% of employee's coverage
1	<ul style="list-style-type: none"> - Management/Professional - Office - Non-Office 	<ul style="list-style-type: none"> - 50% of employee's income
1	<ul style="list-style-type: none"> - Management/Professional - Office - Non-Office 	<ul style="list-style-type: none"> - 20% of employee's coverage
1	<ul style="list-style-type: none"> - Management/Professional - Office - Non-Office 	<ul style="list-style-type: none"> - Same as employee's coverage

IV-4 Nineteen establishments described their coverage for dependent children as a "VARIABLE AMOUNT". The coverage formulae vary as follows:

NUMBER OF ESTABLISHMENTS	EMPLOYEE CATEGORY	COVERAGE PER DEPENDENT CHILD
1	<ul style="list-style-type: none"> - Management/Professional - Office - Non-Office 	<ul style="list-style-type: none"> - Units of \$2,500 to a maximum of \$17,500
1	<ul style="list-style-type: none"> - Management/Professional - Office - Non-Office 	<ul style="list-style-type: none"> - Units of \$10,000 to a maximum of \$20,000
2	<ul style="list-style-type: none"> - Management/Professional - Office - Non-Office 	<ul style="list-style-type: none"> - Units of \$1,000 to a maximum of \$6,000

NUMBER OF ESTABLISHMENTS	EMPLOYEE CATEGORY	COVERAGE PER DEPENDENT CHILD
1	- Management/Professional	- Units of \$10,000 to a maximum of \$100,000
2	- Management/Professional - Office - Non-Office	- Units of \$1,000 to a maximum of \$5,000
2	- Management/Professional - Office - Non-Office	- Units of \$10,000 to a maximum of \$100,000
1	- Management/Professional - Office - Non-Office	- Units of \$2,000 to a maximum of \$10,000
1	- Management/Professional - Office	- Choice of \$2,000, \$4,000 \$4,500 or \$5,000 per child
1	- Non-Office	- Graduated plan based on the age of the child, ranging from \$100 to \$500
1	- Management/Professional - Office - Non-Office	- Choice of \$1,000, \$1,500 or or \$2,000 per child
1	- Management/Professional - Office - Non-Office	- Choice of \$2,000 or \$5,000 per child
1	- Management/Professional - Office	- Choice of \$1,000, \$2,000 or \$3,000 per child
1	- Management/Professional - Office - Non-Office	- Automatic coverage of \$5,000, plus optional coverage of \$2,500 or \$5,000 per child
1	- Management/Professional - Office - Non-Office	- Choice of \$1,000 or \$2,000
1	- Management/Professional - Office - Non-Office	- Choice of \$2,000 or \$3,000 per child
1	- Management/Professional - Office	- 20% of spousal coverage

One of the establishments reporting for Management/Professional, Office and Non-Office employees under "OTHER" has a policy that provides 10% of the employees salary as life insurance coverage for a child. A second establishment also reporting for Management/Professional, Office and Non-Office employees has a flat coverage of \$2,000 per child, however, children under six months of age only receive \$500 coverage. The third establishment limits the coverage to 50% of the amount selected for a spouse.

- V-2 Seven employers reported under "VARIABLE PERCENTAGE" pay 100% of the required premium for post-retirement life insurance up to a specified dollar amount, and the balance is either shared or entirely paid by the employees. One establishment provides for 100% of salary as paid-up insurance and will pay 50% of the premium toward the optional 200% or 300% of salary. Another establishment indicates that the first \$25,000 is paid-up insurance and the employee pays the full premium if he/she wants additional coverage. Another establishment pays 50% of the premium until the employee is 70 years of age and 100% thereafter.

The one establishment reporting under "OTHER" pays a flat dollar amount of \$2.00 per month per \$1,000 of coverage to a minimum coverage of \$5,000 for Management/Professional category and \$2,500 for the other two categories.

- V-3 Post-Retirement Insurance plans for the eight establishments reporting under "OTHER" provide employees with a percentage of their final salary upon retirement which either reduces or stays constant for a specific number of years.

TABLE 2

INCIDENCE AND CHARACTERISTICS
CANADA
GROUP LIFE INSURANCE PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.
INCIDENCE - NUMBER						
PLAN PROVIDED	146	73,165	144	76,803	132	97,187
PLAN PROVIDED UNDER A FLEXIBLE BENEFITS PACKAGE	2	238	2	780		
EMPLOYER CONTRIBUTES TO UNION-SPONSORED PLANS			2	600	5	3,718
PLAN NOT PROVIDED	1	122	1	616	3	1,232
TOTAL NUMBER	149	73,525	149	78,799	140	102,137
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
PLAN PROVIDED	98.0	99.5	96.7	97.4	94.3	95.2
PLAN PROVIDED UNDER A FLEXIBLE BENEFITS PACKAGE	1.3	.3	1.3	1.0	.0	.0
EMPLOYER CONTRIBUTES TO UNION-SPONSORED PLANS	.0	.0	1.3	.8	3.6	3.6
PLAN NOT PROVIDED	.7	.2	.7	.8	2.1	1.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
CHARACTERISTICS OF PLANS PROVIDED						
I BASIC PLAN:						
1. EMPLOYEES ELIGIBLE FOR COVERAGE:						
-ALL EMPLOYEES	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
2. PARTICIPATION OF ELIGIBLE EMPLOYEES:						
-COMPULSORY	93.2	95.2	93.2	97.3	92.4	95.5
-VOLUNTARY	6.8	4.8	6.8	2.7	7.6	4.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
3. EMPLOYER'S CONTRIBUTION:						
-COMPULSORY PLAN:						
-10% TO 17%	1.4	.8	1.4	1.1	1.5	1.0
-22% TO 25%	2.0	2.5	2.1	3.2	1.5	.3
-33% TO 42%	2.0	3.4	2.1	3.4	1.5	2.4
-50%	11.5	15.6	11.6	18.4	12.9	11.9
-60% TO 67%	3.4	1.6	4.8	6.7	6.1	13.6
-75% TO 95%	4.1	9.7	4.1	3.3	3.8	11.2
-100%	60.6	54.1	59.5	55.2	58.9	51.6
-VARIABLE PERCENTAGE	7.4	7.2	6.8	5.4	5.3	3.5
-NO CONTRIBUTION	.7	.3	.7	.7	.8	.0
-VOLUNTARY PLAN:						
-50% TO 60%	3.4	4.4	3.4	2.1	3.8	.8
-90%	.7	.1	.7	.0	.8	.1
-100%	.7	.0	.7	.1	1.5	3.1
-VARIABLE PERCENTAGE	1.4	.2	1.4	.3	.8	.2
-OTHER	.7	.1	.7	.1	.8	.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 2

INCIDENCE AND CHARACTERISTICS
CANADA
GROUP LIFE INSURANCE PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
4. FORMULA FOR COVERAGE:						
* -UNIFORM AMOUNT	7.4	3.5	9.6	7.2	26.5	25.2
** -PERCENTAGE OF SALARY	79.6	70.7	78.7	75.5	59.8	51.9
-CHOICE OF UNIFORM AMOUNT OR PERCENTAGE OF SALARY	3.4	4.9	2.7	3.9	3.0	2.2
-VARIES BY:						
-SALARY GRADE	.7	.2	.7	.1	.8	.3
-AGE	2.0	6.8	.7	1.6	.8	1.5
-NUMBER OF DEPENDANTS	4.1	2.7	4.1	6.0	4.5	13.0
-MARITAL STATUS	.0	.0	.0	.0	.8	.1
-SERVICE	.7	9.4	.7	5.2	1.5	1.4
-COMBINATION OF THE ABOVE	1.4	1.1	.7	.1	.8	.0
-OTHER	.7	.7	2.1	.4	1.5	4.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 5. DETAILS - UNIFORM AMOUNT ONLY:						
-\$2000 TO \$2900	.0	.0	.0	.0	8.6	21.6
-\$5000 TO \$6400	18.2	13.0	21.7	27.7	5.7	4.5
-\$7500	.0	.0	.0	.0	2.9	1.7
-\$10000 TO \$13000	9.1	19.9	7.1	14.7	14.3	5.1
-\$15000	.0	.0	7.1	2.2	14.3	20.7
-\$16000 TO \$18000	18.2	3.3	14.3	4.6	11.4	3.2
-\$20000	27.2	19.0	21.4	19.6	11.4	10.6
-\$21000 TO \$25000	9.1	5.0	7.1	14.4	19.9	12.1
-\$29000 TO \$31000	.0	.0	7.1	1.6	5.7	13.8
-\$45000	.0	.0	.0	.0	2.9	3.5
-\$50000	18.2	39.8	7.1	7.7	2.9	3.2
-VARIABLE AMOUNT	.0	.0	7.1	7.5	.0	.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "*"

++-PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "***"

TABLE 2

INCIDENCE AND CHARACTERISTICS
CANADA
GROUP LIFE INSURANCE PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
++ 6. DETAILS - PERCENTAGE OF SALARY ONLY:						
-50%	.0	.0	.0	.0	1.3	.4
-100%	31.4	29.1	34.8	49.6	31.6	18.9
-125%	.8	.7	.0	.0	.0	.0
-150%	5.9	6.6	9.6	9.3	8.9	11.4
-167%	.8	.1	.9	.0	1.3	.3
-200%	41.0	23.5	39.8	18.7	42.9	30.6
-250%	5.9	9.8	4.3	5.0	3.8	25.9
-300%	5.1	2.3	3.5	1.7	2.5	1.6
-350%	.8	4.2	.9	2.5	1.3	.9
-CHOICE OF PERCENTAGES:						
-MINIMUM 100%, MAXIMUM 200%	.8	3.9	.9	.7	1.3	2.5
-MINIMUM 100%, MAXIMUM 250%	1.7	2.5	.9	1.4	.0	.0
-MINIMUM 100%, MAXIMUM 300%	4.2	13.6	3.5	9.9	3.8	3.1
-MINIMUM 100%, MAXIMUM 400%	.8	3.3	.9	1.2	1.3	4.4
-VARIABLE PERCENTAGE	.8	.4	.0	.0	.0	.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
7. MAXIMUM COVERAGE - BASIC PLAN:						
-\$10000 TO \$24000	.7	.0	.7	.0	3.0	.9
-\$25000	.7	9.4	1.4	5.3	3.0	3.9
-\$30000 TO \$37000	.7	1.6	2.1	2.0	1.5	2.2
-\$40000 TO \$64000	.7	.3	2.7	.4	2.3	6.9
-\$70000 TO \$75000	2.0	4.4	2.7	4.8	3.0	2.5
-\$90000	.7	4.0	.7	5.3	.8	.9
-\$100000	2.0	1.3	4.1	5.7	3.8	1.6
-\$120000 TO \$125000	2.0	3.4	.7	1.3	.8	.0
-\$140000 TO \$150000	6.1	7.7	5.5	2.5	3.0	1.3
-\$200000	9.5	2.8	8.2	4.0	6.8	3.2
-\$250000	6.8	5.0	5.5	6.3	4.5	4.6
-\$260000	.7	.2	.7	.4	.8	.0
-\$300000	7.4	5.9	7.5	6.0	5.3	1.9
-\$350000	1.4	1.5	.7	.4	.8	.0
-\$400000	5.4	5.5	4.8	6.4	3.8	12.9
-\$415000	.7	.6	.7	.3	.8	.6
-\$500000	4.7	2.0	4.8	4.5	3.8	1.6
-\$600000	.7	.7	.7	.4	.0	.0
-\$700000 TO \$750000	5.4	6.6	5.5	6.3	3.0	10.9
-\$1000000	2.0	.7	1.4	.4	.0	.0
-COMBINED MAXIMUM FOR ALL LIFE INSURANCE PLANS - \$600000 TO \$6000000	5.4	5.7	4.8	3.7	3.8	1.2
-N/A, UNIFORM AMOUNT	7.4	3.5	9.6	7.2	26.5	25.3
-NO MAXIMUM SPECIFIED	26.9	27.2	24.5	26.4	18.9	17.6
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

++--PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "***"

TABLE 2
INCIDENCE AND CHARACTERISTICS
CANADA
GROUP LIFE INSURANCE PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
II DISABILITY COVERAGE						
1. COVERAGE FORMULA:						
-LUMP SUM PAYMENT, POLICY AMOUNT	.7	.7	.7	1.3	.8	.0
-INSTALMENT PAYMENT, POLICY AMOUNT	.7	.0	2.1	.3	4.5	1.4
-INSTALMENT PAYMENT, REDUCED AMOUNT	.7	.1	.7	.3	1.5	1.4
-CHOICE OF LUMP SUM OR INSTALMENT PAYMENT OF POLICY AMOUNT	1.4	4.8	1.4	3.9	2.3	3.5
-IMMEDIATE PAYMENT OF REDUCED AMOUNT AND BALANCE AT DEATH	.0	.0	.0	.0	.8	.9
-PREMIUM WAIVED	66.1	56.1	65.5	50.2	65.0	59.1
-COVERAGE CONTINUES, EMPLOYER PAYS 100% OF PREMIUM	6.1	9.2	6.2	8.9	5.3	9.8
-COVERAGE CONTINUES, EMPLOYER PAYS EMPLOYER AND EMPLOYEE PREMIUM	4.7	7.6	5.5	12.6	6.1	9.8
-OTHER PROVISIONS	2.7	3.6	2.1	6.9	2.3	9.5
-NO DISABILITY PROVISION UNDER GROUP LIFE	16.9	17.9	15.8	15.6	11.4	4.6
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
III SUPPLEMENTARY GROUP LIFE INSURANCE:						
1. SUPPLEMENTARY INSURANCE:						
* -PROVIDED	65.5	75.0	59.6	69.8	47.7	36.6
* -PROVIDED UNDER A FLEXIBLE BENEFITS PACKAGE	1.4	.3	1.4	1.0	.0	.0
-NOT PROVIDED	33.1	24.7	39.0	29.2	52.3	63.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 2. EMPLOYER'S CONTRIBUTION:						
-10% TO 20%	3.0	.9	3.4	1.6	3.2	.3
-25% TO 43%	5.1	9.2	5.6	11.6	6.3	9.8
-50%	5.1	10.2	3.4	3.1	3.2	2.8
-100%	2.0	.5	1.1	.7	1.6	.7
-VARIABLE PERCENTAGE	8.1	5.7	9.0	8.2	7.9	6.4
-NO CONTRIBUTION	76.7	73.5	77.5	74.8	77.8	80.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "*"

TABLE 2

INCIDENCE AND CHARACTERISTICS
CANADA
GROUP LIFE INSURANCE PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
+ 3. COVERAGE FORMULA:						
-UNIFORM AMOUNT	1.0	.1	.0	.0	6.3	4.3
-PERCENTAGE OF SALARY	62.6	53.7	65.2	57.0	55.6	39.4
-UNIT PURCHASE	26.3	38.3	27.0	39.5	31.7	55.0
-VARIES BY:						
-SALARY GRADE	2.0	.4	2.2	.7	.0	.0
-AGE	1.0	1.4	.0	.0	.0	.0
-MARITAL STATUS	.0	.0	.0	.0	1.6	.4
-COMBINATION OF THE ABOVE	6.1	5.8	5.6	2.8	4.8	.9
-OTHER	1.0	.3	.0	.0	.0	.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 4. DETAILS - UNIFORM AMOUNT:						
-\$3000 TO \$5000	.0	.0	.0	.0	1.6	.6
-\$10000 TO \$12500	.0	.0	.0	.0	1.6	.7
-\$20000 TO \$25000	1.0	.1	.0	.0	3.2	3.0
-N/A, NOT A UNIFORM AMOUNT	99.0	99.9	100.0	100.0	93.6	95.7
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 5. DETAILS - PERCENTAGE OF SALARY:						
-50%	.0	.0	1.1	.1	.0	.0
-100%	7.1	2.7	9.0	3.5	7.9	6.9
-200%	7.1	1.3	6.7	1.9	.0	.0
-250%	.0	.0	.0	.0	1.6	.6
-300%	3.0	4.7	2.2	.3	1.6	.7
-400%	1.0	2.1	1.1	1.0	1.6	.2
-CHOICE OF PERCENTAGES:						
-MINIMUM 50%, MAXIMUM 100%	1.0	.5	.0	.0	.0	.0
-MINIMUM 50%, MAXIMUM 200%	2.0	1.1	2.2	2.6	1.6	.3
-MINIMUM 50%, MAXIMUM 300%	3.0	1.0	2.2	.3	1.6	.2
-MINIMUM 100%, MAXIMUM 200%	16.2	7.7	18.0	15.6	14.3	7.0
-MINIMUM 100%, MAXIMUM 300%	13.1	22.1	13.5	16.3	17.5	16.3
-MINIMUM 100%, MAXIMUM 400%	3.0	3.9	2.2	3.1	1.6	4.8
-MINIMUM 100%, MAXIMUM 500%	3.0	5.1	3.4	9.5	3.2	1.2
-MINIMUM 150%, MAXIMUM 300%	1.0	.9	1.1	1.5	1.6	.9
-MINIMUM 150%, MAXIMUM 450%	1.0	.6	1.1	1.3	1.6	.3
-MINIMUM 200%, MAXIMUM 500%	1.0	.0	1.1	.1	.0	.0
-N/A, NOT A PERCENT OF SALARY	37.5	46.3	35.1	42.9	44.3	60.6
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "*"

TABLE 2

INCIDENCE AND CHARACTERISTICS
CANADA
GROUP LIFE INSURANCE PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
+ 6. MAXIMUM SUPPLEMENTARY COVERAGE:						
- \$20000 TO \$40000	.0	.0	.0	.0	3.2	2.2
- \$50000	3.0	.7	2.2	.2	1.6	.3
- \$60000 TO \$95000	2.0	.4	4.5	2.9	1.6	1.9
- \$100000	8.1	6.1	6.7	11.8	7.9	27.9
- \$150000 TO \$160000	4.0	3.6	4.5	6.4	6.3	8.7
- \$200000	8.1	17.0	7.9	13.8	6.3	3.7
- \$210000 TO \$240000	2.0	7.5	.0	.0	.0	.0
- \$250000	8.1	8.2	7.9	5.4	6.3	5.7
- \$270000	1.0	5.2	1.1	7.4	1.6	2.5
- \$300000 TO \$400000	9.1	9.3	9.0	10.5	11.1	6.6
- \$500000	7.1	9.0	6.7	2.3	4.8	6.3
- \$525000	1.0	.3	1.1	1.6	1.6	.1
- \$750000 TO \$780000	2.0	3.0	2.2	1.4	3.2	.1
- \$1000000	2.0	1.7	2.2	.8	.0	.0
- MAXIMUM RELATED TO AMOUNT UNDER THE BASIC PLAN	9.1	4.1	10.1	4.1	6.3	7.1
- N/A, UNIFORM AMOUNT	1.0	.1	.0	.0	6.3	4.3
- COMBINED MAXIMUM FOR ALL LIFE INSURANCE PLANS	8.1	8.7	7.9	12.9	7.9	8.0
- OTHER	3.0	.7	2.2	.4	3.2	3.1
- NO MAXIMUM SPECIFIED	21.3	14.4	23.8	18.1	20.8	11.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
IV DEPENDANTS' LIFE INSURANCE:						
1. INSURANCE AVAILABLE:						
* - UNDER THE BASIC PLAN	14.9	11.4	15.1	12.3	13.6	8.6
* - AS AN OPTIONAL SUPPLEMENT	38.5	50.9	34.9	46.7	31.8	26.3
- N/A, NO DEPENDANTS' LIFE INSURANCE	46.6	37.7	50.0	41.0	54.6	65.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 2. EMPLOYER'S CONTRIBUTION:						
- 47% TO 50%	8.9	8.7	8.2	9.0	8.3	7.7
- 60% TO 95%	6.3	1.2	6.8	1.8	5.0	.5
- 100%	12.7	8.7	12.3	9.9	16.7	11.7
- VARIABLE PERCENTAGE	1.3	1.5	1.4	1.2	1.7	4.4
- NO CONTRIBUTION	68.3	79.4	68.6	76.6	68.3	75.7
- OTHER	2.5	.5	2.7	1.5	.0	.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "*"

TABLE 2

INCIDENCE AND CHARACTERISTICS
CANADA
GROUP LIFE INSURANCE PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
+ 3. COVERAGE FORMULA FOR A SPOUSE:						
- \$1000	1.3	.1	2.7	2.3	5.0	4.8
- \$1500	1.3	.1	1.4	.2	.0	.0
- \$2000	3.8	2.9	4.1	3.1	5.0	3.6
- \$2500	2.5	1.2	2.7	.5	3.3	3.3
- \$3000	2.5	.5	2.7	2.0	3.3	3.2
- \$4000	3.8	3.6	4.1	5.0	3.3	.9
- \$5000	22.8	9.7	23.3	18.4	21.7	19.7
- \$6000	2.5	.4	2.7	.9	3.3	.9
- \$7500	1.3	1.1	1.4	.8	1.7	.9
- \$10000	8.9	9.2	9.6	8.7	8.3	10.2
- \$12000 TO \$15000	2.5	9.7	1.4	.5	.0	.0
- VARIABLE AMOUNT	40.5	56.2	37.1	53.9	36.8	48.0
- OTHER	6.3	5.3	6.8	3.7	8.3	4.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 4. COVERAGE FORMULA PER DEPENDENT						
CHILD:						
- \$500	.0	.0	1.4	2.3	1.7	2.8
- \$1000	11.4	3.9	12.3	4.3	10.0	5.9
- \$1500	3.8	.6	4.1	2.1	3.3	3.2
- \$2000	20.3	17.0	21.9	25.5	16.7	18.8
- \$2500	7.6	1.6	5.5	.6	8.3	6.4
- \$3000	5.1	5.0	5.5	12.3	6.7	5.6
- \$3600	1.3	4.2	.0	.0	.0	.0
- \$3800	1.3	1.1	1.4	.8	1.7	.9
- \$5000	8.9	24.6	9.6	14.3	6.7	4.3
- \$10000	2.5	2.3	2.7	2.0	3.3	2.3
- VARIABLE AMOUNT	22.6	27.5	23.3	24.6	24.9	35.2
- OTHER	2.5	.9	2.7	2.0	5.0	2.3
- N/A, NO COVERAGE FOR DEPENDENT	12.7	11.3	9.6	9.2	11.7	12.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
V POST RETIREMENT LIFE INSURANCE:						
1. POST RETIREMENT COVERAGE PROVIDED:						
* -YES	75.0	72.1	72.6	72.9	71.9	77.6
* -YES, BUT ONLY IN EARLY RETIREMENT SITUATIONS	2.0	5.1	2.1	6.6	2.3	2.1
-NO	23.0	22.8	25.3	20.5	25.8	20.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "*"

TABLE 2

INCIDENCE AND CHARACTERISTICS
CANADA
GROUP LIFE INSURANCE PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
+ 2. EMPLOYER'S CONTRIBUTION:						
-50%	.9	.0	.9	.1	1.0	.2
-100%	65.7	59.4	63.3	49.9	61.2	54.1
-VARIABLE PERCENTAGE	5.3	17.6	6.4	24.9	6.1	5.0
-FUNDED UNDER BASIC GROUP LIFE AS "PAID UP" INSURANCE	23.7	16.1	24.8	18.3	27.6	37.6
-OTHER	.9	3.9	.9	2.4	1.0	.6
-NO EMPLOYER CONTRIBUTION	3.5	3.0	3.7	4.4	3.1	2.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 3. FORMULA FOR POST RETIREMENT COVERAGE:						
-FLAT DOLLAR AMOUNT:						
- \$1000 TO \$1700	3.5	2.3	3.7	6.1	7.1	4.2
- \$2000	6.1	2.9	6.4	3.4	10.2	15.5
- \$2500	.0	.0	1.8	.8	5.1	14.5
- \$3000	4.4	2.2	5.5	4.1	10.2	5.2
- \$3500	.0	.0	.9	2.3	2.0	6.4
- \$4000 TO \$4500	1.8	.9	2.8	1.5	3.1	1.7
- \$5000	7.0	2.8	6.4	1.2	8.2	5.7
- \$6000 TO \$6200	.9	1.4	.9	3.6	3.1	12.2
- \$10000	.0	.0	.9	.7	.0	.0
- \$35000	.9	.2	.9	.2	1.0	.7
- \$50000	.9	.2	.0	.0	.0	.0
-FLAT AMOUNT REDUCED ON ATTAINMENT OF SPECIFIED AGES	3.5	12.8	3.7	7.4	3.1	2.8
-PERCENTAGE OF SALARY REDUCED ON ATTAINMENT OF SPECIFIED AGES	15.8	17.8	15.6	16.4	7.1	5.8
-COVERAGE DECREASES EACH YEAR UNTIL A MINIMUM AMOUNT IS ATTAINED OR UNTIL COVERAGE CEASES	25.4	18.0	21.1	13.8	17.3	10.3
-FIXED PERCENTAGE OF PRE-RETIREMENT COVERAGE:						
-10%	.9	3.4	.9	.7	.0	.0
-25% TO 30%	3.5	2.7	3.7	.8	3.1	7.2
-40% TO 50%	2.6	.2	1.8	.1	1.0	.3
-100%	5.3	11.3	5.5	16.6	5.1	2.8
-AMOUNT RELATED TO PENSION	2.6	3.9	2.8	2.2	3.1	1.0
-VARIES WITH SERVICE	7.9	8.2	8.3	7.2	6.1	1.8
-OTHER	7.0	8.8	6.4	10.9	4.1	1.9
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "*"

3. SURVIVORS' INCOME BENEFITS

Survivors' income benefits, often referred to as SIB plans, provide a monthly benefit to the surviving spouse and/or children of an employee. The benefit is expressed as a monthly dollar amount or a percentage of the employee's salary at the time of death. The benefit is related to the survivors' needs in that payments are reduced or discontinued when children reach a specified age or the spouse remarries. Benefits payable under SIB plans are in addition to survivors' benefits payable under the employer's pension plan (see "Pension Plans" for details).

Table 3 presents the Characteristics data compiled under the following headings:

- I Employees eligible for coverage
- II Participation of eligible employees
- III Employer's contribution
- IV Formula for monthly benefit paid to spouse
- V Length of time spouse's benefit is paid
- VI Benefit available to dependent children or orphans

EXPLANATORY NOTES

- III The establishment reporting under "VARIABLE PERCENTAGE" for the employer's contribution on behalf of Management/Professional, Office and Non-Office employees pays 99.5% of premiums for employees with dependants and 99.0% for single employees.
- IV Two establishments reported the spouse's monthly benefit as a "VARIABLE PERCENTAGE" of the employee's salary at time of death. One establishment calculates this benefit by basing the formula on the Yearly Maximum Pensionable Earnings (YMPE) as defined in the Canada/Quebec Pension Plans. The spouse receives 50% of the employee's salary up to the YMPE and 25% of the portion of the salary in excess of the YMPE. The second establishment uses the following formula: 60% of the employee's salary for the first year after the employee's death and 40% of the salary thereafter. These percentages are inclusive of monthly benefits payable under the Canada/Quebec Pension Plan and Workers' Compensation legislation.
- V One establishment coded under "UNTIL REMARRIAGE OR DEATH OR AGE 65" provides a "dowry" or lump sum payment of two years' benefits upon remarriage.

The following chart provides the details pertaining to five establishments reporting for Management/Professional, four reporting for Office and five reporting for Non-Office employees whose data appear under "COMBINATION OF FACTORS".

EMPLOYEE CATEGORIES
RECEIVING BENEFIT

BENEFIT FACTORS

- | | |
|--|--|
| 1. - Management/Professional
- Office
- Non-Office | - Benefit guaranteed for two years; continues until spouse is 65 or is remarried. Individual must be 45 years of age to receive benefit or his/her age plus deceased's service must equal 55 years. |
| 2. - Management/Professional
- Office
- Non-Office | - Benefit is paid to a maximum of 12 years or until remarriage if without dependent children. |
| 3. - Management/Professional
- Office
- Non-Office | - Benefit guaranteed for ten years, or until remarriage. |
| 4. - Management/Professional
- Office
- Non-Office | - Benefit guaranteed for two years; paid until remarriage, common-law relationship or death. |
| 5. - Management/Professional | - Ten years or for life if spouse does not remarry or if spouse remarries within ten years, remaining payments are given to him/her in a lump sum. Benefits are not paid if spouse remarries after 10 years. |
| 6. - Non-Office | - If age of spouse and employees service is equal to 55, payment will continue up to death or remarriage. If this formula is not met, the plan provides for two years' payment. |

VI-1 The following chart provides the details pertaining to the data found under the heading "OTHER FORMULA".

EMPLOYEE CATEGORIES
RECEIVING BENEFIT

BENEFIT FACTORS

- | | |
|--|--|
| 1. - Management/Professional
- Office
- Non-Office | - Either 10% per child for a maximum of two children, or 20% per child for a maximum of two children depending on formula selected. The first option is linked to the presence of a spousal benefit, whereas in the second no spousal benefit is provided. |
| 2. - Management/Professional
- Office
- Non-Office | - 5% of base income at time of death for each child. |
| 3. - Management/Professional
- Office
- Non-Office | - 20% of earnings at time of death divided among all eligible children. |
| 4. - Management/Professional
- Office
- Non-Office | - Spouse and dependent children are jointly entitled to 35% of employee's salary to a maximum of \$3,500 per month. |
| 5. - Non-Office | - \$100 per month for all eligible children paid for a period of 24 months. |

VI-2 For the Management/Professional category, five establishments reported under "OTHER FORMULA". Three establishments reported under this heading for the Office category and four for the Non-Office category. These other formulae are as follows:

EMPLOYEE CATEGORIES
RECEIVING BENEFIT

BENEFIT FACTORS

- | | |
|--|---|
| 1. - Management/Professional
- Office
- Non-Office | - Either 10% per child for a maximum of two children or 20% per child for a maximum of two children, depending on formula selected. |
| 2. - Management/Professional
- Office
- Non-Office | - 5% of base income at time of death for each orphan. |
| 3. - Management/Professional
- Office
- Non-Office | - 50% of salary divided among all orphans. Guaranteed for five years only. |

EMPLOYEE CATEGORIES
RECEIVING BENEFIT

BENEFIT FACTORS

- | | |
|------------------------------|--|
| 4. - Management/Professional | - Youngest child is entitled to spousal portion of 30%. Two additional children entitled to 5% each. |
| 5. - Management/Professional | - 5% per child to a maximum of two children, plus 35% divided among all orphans. |
| 6. - Non-Office | - \$100 per month split equally between all surviving orphans. |

TABLE 3

INCIDENCE AND CHARACTERISTICS
CANADA
SURVIVORS' INCOME BENEFITS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.
INCIDENCE - NUMBER						
PLAN PROVIDED	23	20,211	19	22,050	15	10,089
PLAN NOT PROVIDED	126	53,314	130	56,749	125	92,048
TOTAL NUMBER	149	73,525	149	78,799	140	102,137
	PERCENT		PERCENT		PERCENT	
	ESTAB.	EMPL.	ESTAB.	EMPL.	ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
PLAN PROVIDED	15.4	27.5	12.8	28.0	10.7	9.9
PLAN NOT PROVIDED	84.6	72.5	87.2	72.0	89.3	90.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
CHARACTERISTICS OF PLAN PROVIDED						
I EMPLOYEES ELIGIBLE FOR COVERAGE:						
-ALL EMPLOYEES	91.3	95.3	94.7	99.2	100.0	100.0
-SOME EMPLOYEES	8.7	4.7	5.3	.8	.0	.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
II PARTICIPATION OF ELIGIBLE EMPLOYEES:						
-COMPULSORY	56.5	64.2	52.6	33.8	60.0	82.2
-VOLUNTARY	43.5	35.8	47.4	66.2	40.0	17.8
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
III EMPLOYER'S CONTRIBUTION:						
-33% TO 42%	13.0	20.7	10.5	22.3	6.7	8.8
-50%	8.7	6.0	5.3	3.7	6.7	3.3
-70% TO 90%	17.4	10.3	15.8	5.5	6.7	1.5
-100%	30.5	47.1	31.5	25.3	46.5	76.9
-VARIABLE PERCENTAGE	4.3	.6	5.3	.6	6.7	.8
-NO CONTRIBUTION	26.1	15.3	31.6	42.6	26.7	8.7
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 3

INCIDENCE AND CHARACTERISTICS
CANADA
SURVIVORS' INCOME BENEFITS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
IV FORMULA FOR MONTHLY BENEFIT PAID TO SPOUSE:						
-FIXED DOLLAR AMOUNT:						
- \$200	.0	.0	.0	.0	6.7	.5
- \$300	.0	.0	.0	.0	6.7	9.5
- \$350	4.3	1.2	5.3	.2	6.7	19.1
- \$450	.0	.0	.0	.0	6.7	4.4
-PERCENTAGE OF EMPLOYEE'S SALARY AT TIME OF DEATH:						
-20%	13.0	7.5	10.5	6.5	.0	.0
-25%	30.6	48.4	31.6	43.6	19.9	25.0
-30%	26.1	27.0	26.3	23.3	20.0	31.1
-35%	13.0	6.8	10.5	3.0	13.3	2.3
-40%	4.3	1.4	5.3	1.2	6.7	4.5
-VARIABLE PERCENTAGE	8.7	7.7	10.5	22.2	13.3	3.6
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
V LENGTH OF TIME SPOUSE'S BENEFIT IS PAID:						
-5 YEARS	.0	.0	.0	.0	6.7	.5
-UNTIL DEATH	43.6	27.0	47.3	34.7	33.3	29.5
-COMBINATION OF FACTORS	21.7	51.5	21.1	38.2	33.3	53.6
-UNTIL REMARRIAGE OR DEATH	26.1	15.0	26.3	24.8	20.0	12.0
-UNTIL REMARRIAGE OR AGE 65	4.3	3.5	.0	.0	.0	.0
-UNTIL REMARRIAGE OR DEATH OR AGE 65	4.3	3.0	5.3	2.3	6.7	4.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
VI BENEFIT AVAILABLE TO DEPENDENT CHILDREN OR ORPHANS:						
* -YES	95.7	99.9	94.7	99.7	93.3	99.5
* -OTHER	4.3	.1	5.3	.3	.0	.0
-NO	.0	.0	.0	.0	6.7	.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 1. FORMULA FOR BENEFIT PAID TO DEPENDENT CHILDREN:						
-1 CHILD, \$75 PER MONTH	4.3	1.2	5.3	.2	7.1	19.2
-MAXIMUM NUMBER OF CHILDREN AND FIXED PERCENT OF EMPLOYEE'S SALARY:						
-2 CHILDREN, 5% EACH	4.3	1.7	.0	.0	.0	.0
-2 CHILDREN, 10% EACH	8.7	16.9	10.5	22.2	14.3	12.2
-3 CHILDREN, 5% EACH	13.0	12.4	5.3	3.2	7.1	21.9
-4 CHILDREN, 5% EACH	8.7	5.6	10.5	5.1	7.1	1.5
-PERCENTAGE OF EMPLOYEE'S SALARY AT DEATH DIVIDED EQUALLY BY CHILDREN:						
-20%	4.3	.6	5.3	1.3	7.1	.6
-OTHER FORMULA	17.4	11.3	21.1	25.0	35.9	18.3
-N/A, BENEFIT NOT PAID IN THIS INSTANCE	39.3	50.3	42.0	43.0	21.4	26.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "*"

TABLE 3

INCIDENCE AND CHARACTERISTICS
CANADA
SURVIVORS' INCOME BENEFITS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
+ 2. FORMULA FOR BENEFIT PAID TO ORPHANS:						
-MAXIMUM NUMBER OF CHILDREN AND FIXED PERCENTAGE OF EMPLOYEE'S SALARY:						
-2 CHILDREN, 20% EACH	8.7	4.0	10.5	5.0	14.3	7.8
-3 CHILDREN, 10% EACH	8.7	8.9	5.3	3.2	7.1	21.9
-4 CHILDREN, 10% EACH	4.3	1.1	5.3	2.7	.0	.0
-PERCENTAGE OF EMPLOYEE'S SALARY AT DEATH DIVIDED EQUALLY BY CHILDREN:						
-25% TO 35%	21.7	7.5	26.3	7.9	14.3	10.6
-SPOUSE'S BENEFIT CONTINUES TO BE PAID TO ORPHANS	34.9	65.0	36.8	58.4	35.7	50.9
-OTHER FORMULA	21.7	13.5	15.8	22.8	28.6	8.8
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "*"

4. ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Accidental death and dismemberment insurance plans provide 24-hour insurance coverage to employees in the event of accidental death or loss of limb or eyesight. The policy amount is paid to the employee's estate if the employee dies as a result of an accident, and a related percentage of the same amount is provided to the employee if the loss of limb resulted from an accident. Some plans offer employees the option of obtaining additional coverage under a supplementary plan.

Table 4 presents Characteristics under the following two headings:

I Basic plan

II Supplementary accidental death and dismemberment insurance

EXPLANATORY NOTES

I-3 In the establishment reporting under Compulsory Plan "OTHER" the employers contribution is variable depending on the dollar amount negotiated and the prevailing premium rate.

One establishment whose data are reported under voluntary plan "OTHER", stated that this benefit forms part of a flexible benefit package and as such the employee contribution varies relative to the value of the benefits selected by each employee.

I-4 The coverage formula for Office and Non-Office Employees at one establishment is 50% of Group Life Insurance coverage. In another establishment the coverage for Office employees ranges from \$25,000 to \$40,000 depending on position and service while the Non-Office employee were covered in the first year of service for \$15,000 and \$25,000 thereafter. A third establishment indicated that for all its employees coverage may be either \$25,000 or 150% of salary whichever is greater. In a fourth establishment Management/Professional staff are entitled to either \$6,000 or 200% of salary, coverage selected has to be equal to the amount selected under Basic Group Life. Data for all these establishments are found under "OTHER FORMULA".

I-6 One of the three establishments reported under "VARIABLE PERCENTAGE" stated that it had a plan whereby all three employee categories are covered to the extent of 200% of salary for an occupational accident and to 100% for a non occupational accident. A second establishment also reporting for Management/Professional, Office and Non-Office employees indicated that Management/Professional Office and Non-Office employees are covered by an amount equal to the coverage selected under the Basic Life Insurance Plan, however, employees are entitled to an additional 200% of salary under a supplemental self financed Accident Death and Dismemberment plan. The plan applicable to employees of the third establishment provides coverage equal to the amount of coverage under Basic Group Life.

I-7 One of the three establishments reported under "OTHER" has a flexible benefit package whereby the maximum of twelve times annual salary may be purchased in units of \$10,000 by Management/Professional and Office employees. In another establishment all three employee categories are limited to coverage of 400% of salary. In the last establishment maximum coverage for all employees is equal to 100% of annual salary.

TABLE 4

INCIDENCE AND CHARACTERISTICS
CANADA
ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.
INCIDENCE - NUMBER						
PLAN PROVIDED	115	47,741	107	49,974	94	73,939
PLAN PROVIDED UNDER A FLEXIBLE BENEFITS PACKAGE	2	238	2	780		
YES, BUT INCLUDED IN THE PRINCIPAL SUM UNDER THE BASIC PLAN	3	912	3	735	3	1,708
EMPLOYER CONTRIBUTES TO UNION-SPONSORED PLANS					1	310
PLAN NOT PROVIDED	29	24,634	37	27,310	42	26,180
TOTAL NUMBER	149	73,525	149	78,799	140	102,137
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
PLAN PROVIDED	77.2	65.0	71.9	63.4	67.2	72.4
PLAN PROVIDED UNDER A FLEXIBLE BENEFITS PACKAGE	1.3	.3	1.3	1.0	.0	.0
YES, BUT INCLUDED IN THE PRINCIPAL SUM UNDER THE BASIC PLAN	2.0	1.2	2.0	.9	2.1	1.7
EMPLOYER CONTRIBUTES TO UNION-SPONSORED PLANS	.0	.0	.0	.0	.7	.3
PLAN NOT PROVIDED	19.5	33.5	24.8	34.7	30.0	25.6
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
CHARACTERISTICS OF PLAN PROVIDED						
I BASIC PLAN:						
1. EMPLOYEES ELIGIBLE FOR COVERAGE:						
-ALL EMPLOYEES	98.3	95.7	99.1	99.5	99.0	99.7
-SOME EMPLOYEES	1.7	4.3	.9	.5	1.0	.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
2. PARTICIPATION OF ELIGIBLE EMPLOYEES:						
-COMPULSORY	75.8	66.9	76.8	60.7	77.3	79.8
-VOLUNTARY	24.2	33.1	23.2	39.3	22.7	20.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 4

INCIDENCE AND CHARACTERISTICS
CANADA
ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
3. EMPLOYER'S CONTRIBUTION:						
-COMPULSORY PLAN:						
-50%	5.8	2.6	6.3	5.6	7.2	3.6
-60% TO 75%	4.2	5.9	5.4	2.6	4.1	2.4
-90% TO 95%	1.7	.2	.9	.0	.0	.0
-100%	59.1	53.0	58.7	47.7	60.9	69.4
-VARIABLE PERCENTAGE:	4.2	4.8	4.5	3.9	4.1	3.5
-OTHER	.0	.0	.9	.8	1.0	.9
-NO CONTRIBUTION	.8	.4	.0	.0	.0	.0
-VOLUNTARY PLAN:						
-50% TO 65%	4.2	4.9	3.6	1.5	2.1	.1
-90%	.8	.1	.9	.1	1.0	.1
-100%	1.7	4.2	1.8	4.4	3.1	5.2
-OTHER	.8	.4	.9	1.3	.0	.0
-NO CONTRIBUTION	16.7	23.5	16.1	32.1	16.5	14.8
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
4. FORMULA FOR COVERAGE IN THE EVENT OF ACCIDENTAL DEATH:						
* -UNIFORM AMOUNT	17.5	12.7	17.9	21.3	35.1	48.0
** -PERCENTAGE OF SALARY	61.6	56.1	62.4	41.6	42.2	33.2
-SALARY GRADE	2.5	3.2	1.8	1.2	2.1	.6
-UNIT PURCHASE	16.7	26.6	15.2	34.4	16.5	15.1
-VARIES BY MARITAL STATUS	.0	.0	.0	.0	1.0	.2
-OTHER FORMULA	1.7	1.4	2.7	1.5	3.1	2.9
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 5. DETAILS - UNIFORM AMOUNT:						
-\$3000 TO \$5000	.0	.0	.0	.0	11.8	6.6
-\$10000	14.3	13.6	15.0	20.5	8.8	23.8
-\$13000 TO \$18000	14.3	13.3	15.0	15.4	29.4	39.3
-\$20000 TO \$25000	28.5	33.5	30.0	26.2	26.5	10.5
-\$29000 TO \$31000	.0	.0	5.0	.8	8.8	10.0
-\$50000	14.3	27.5	20.0	23.3	5.9	6.2
-\$100000	23.8	9.1	15.0	13.8	8.8	3.6
-\$300000	4.8	3.0	.0	.0	.0	.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "**"

++-PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "***"

TABLE 4

INCIDENCE AND CHARACTERISTICS
CANADA
ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
++ 6. DETAILS - PERCENTAGE OF SALARY:						
-50%	1.4	.2	1.4	.2	4.9	1.8
-100%	23.0	14.3	24.3	21.1	24.4	37.6
-125%	1.4	1.2	.0	.0	.0	.0
-150%	5.4	5.4	10.0	10.4	12.2	21.5
-200%	36.3	30.0	35.8	19.2	29.2	11.2
-250%	5.4	5.5	4.3	5.2	.0	.0
-300%	10.8	15.0	7.1	6.5	4.9	3.2
-500%	1.4	2.6	1.4	1.9	.0	.0
-CHOICE OF PERCENTAGES	5.4	4.4	5.7	14.7	7.3	4.9
-EQUAL TO AMOUNT CHOSEN UNDER BASIC GROUP LIFE	5.4	13.1	5.7	13.1	9.8	19.2
-VARIABLE PERCENTAGE	4.1	8.3	4.3	7.7	7.3	.6
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
7. MAXIMUM COVERAGE - BASIC PLAN:						
-\$10000 TO \$40000	.8	.6	5.4	1.7	7.2	4.5
-\$50000	3.3	1.9	2.7	1.1	1.0	.4
-\$75000	1.7	2.5	2.7	4.1	3.1	3.6
-\$100000 TO \$120000	4.2	5.1	4.5	5.3	4.1	2.3
-\$150000	6.7	4.4	5.4	4.1	3.1	.7
-\$200000	10.0	8.1	9.8	8.0	9.3	13.4
-\$210000	.8	4.6	.0	.0	.0	.0
-\$250000 TO \$260000	10.0	11.6	10.7	14.8	11.3	5.5
-\$300000 TO \$350000	10.0	12.8	8.9	22.2	6.2	1.7
-\$400000	1.7	.6	1.8	.1	1.0	.0
-\$500000 TO \$600000	5.0	5.7	3.6	2.9	2.1	7.9
-\$750000	.8	.3	.9	.3	.0	.0
-\$1000000	.8	.5	.9	.4	.0	.0
-\$1500000	.8	2.5	.9	1.6	1.0	4.9
-COMBINED MAXIMUM FOR ALL LIFE INSURANCE PLANS	3.3	2.5	3.6	2.1	3.1	1.5
-N/A, UNIFORM AMOUNT	17.5	12.7	17.6	21.3	35.1	48.1
-OTHER	2.5	1.3	2.7	1.8	2.1	1.3
-NO MAXIMUM SPECIFIED	20.1	22.3	17.9	8.2	10.3	4.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
8. PERCENTAGE OF ACCIDENTAL DEATH BENEFIT PAID IN THE EVENT OF THE LOSS OF ONE LIMB:						
-NO BENEFIT FOR LOSS OF LIMB	.8	.4	1.8	1.2	2.1	1.3
-50%	37.5	23.2	39.3	22.2	43.3	46.4
-60% TO 67%	1.7	2.6	1.8	3.0	1.0	2.2
-75%	55.0	66.9	52.6	56.1	50.5	48.3
-100%	5.0	6.9	4.5	17.5	3.1	1.8
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

++--PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "***"

TABLE 4

INCIDENCE AND CHARACTERISTICS
CANADA
ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
II SUPPLEMENTARY ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE:						
1. SUPPLEMENTARY INSURANCE:						
* -PROVIDED	29.2	31.1	27.7	30.5	21.6	23.6
* -PROVIDED UNDER A FLEXIBLE BENEFIT PLAN	.8	.1	.9	.3	.0	.0
-NOT PROVIDED	70.0	68.8	71.4	69.2	78.4	76.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 2. EMPLOYER'S CONTRIBUTION:						
-50%	5.6	2.0	6.3	9.5	9.5	5.8
-100%	2.8	5.2	3.1	13.9	4.8	46.8
-NO CONTRIBUTION	91.6	92.8	90.6	76.6	85.7	47.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 3. MAXIMUM SUPPLEMENTARY COVERAGE AVAILABLE:						
-\$10000 TO \$20000	2.8	.4	3.1	.6	9.5	2.0
-\$50000	5.6	6.5	6.3	14.3	4.8	46.8
-\$100000	2.8	.0	3.1	.1	.0	.0
-\$150000	8.3	4.8	9.4	12.2	9.5	5.3
-\$200000	16.7	18.8	15.6	10.6	19.0	2.1
-\$240000 TO \$250000	30.5	28.6	31.1	35.0	28.6	21.3
-\$300000	8.3	11.0	6.3	6.7	4.8	4.3
-\$350000	5.6	21.0	6.3	11.5	9.5	16.6
-\$470000	2.8	1.0	3.1	1.5	4.8	1.3
-\$500000	8.3	5.2	6.3	1.5	.0	.0
-MAXIMUM RELATED TO THE AMOUNT UNDER THE BASIC PLAN	8.3	2.7	9.4	6.0	9.5	.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN " * "

5. BUSINESS TRAVEL ACCIDENT INSURANCE PLANS

Business travel accident insurance plans provide additional life insurance coverage in the event of accidental death, injury or dismemberment of an employee while travelling on behalf of the employing organization.

The characteristics of these insurance plans are compiled in Table 5 under the following headings:

- I Employees eligible for coverage
- II Employer's contribution
- III Coverage formula in the event of death
- IV Maximum amount of insurance
- V Dismemberment and disability coverage

EXPLANATORY NOTES

- III One establishment, reported under "OTHER COVERAGE FORMULA", provides coverage for Management/Professional and Office employees at 250% of his/her salary or \$50,000, whichever is greater. Another establishment, also responding for Management/Professional and Office employees provides coverage of 100% or 200% of salary, while in a third establishment reporting for the Management/ Professional category coverage varies by position and salary grade.

TABLE 5

INCIDENCE AND CHARACTERISTICS
CANADA
BUSINESS TRAVEL ACCIDENT INSURANCE PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.
INCIDENCE - NUMBER						
PLAN PROVIDED	86	45,033	75	43,648	52	41,361
PLAN NOT PROVIDED	63	28,492	74	35,151	88	60,776
TOTAL NUMBER	149	73,525	149	78,799	140	102,137
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
PLAN PROVIDED	57.7	61.2	50.3	55.4	37.1	40.5
PLAN NOT PROVIDED	42.3	38.8	49.7	44.6	62.9	59.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
CHARACTERISTICS OF PLAN PROVIDED						
I EMPLOYEES ELIGIBLE FOR COVERAGE:						
-ALL EMPLOYEES	98.8	99.8	98.7	99.9	98.1	97.7
-SOME EMPLOYEES	1.2	.2	1.3	.1	1.9	2.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
II EMPLOYER'S CONTRIBUTION:						
-100%	98.8	99.7	98.7	99.7	98.1	98.6
-NO CONTRIBUTION	1.2	.3	1.3	.3	1.9	1.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
III COVERAGE FORMULA IN THE EVENT OF DEATH:						
-UNIFORM AMOUNT:						
-\$20000	.0	.0	1.3	.2	.0	.0
-\$25000	1.2	1.1	4.0	1.1	7.7	7.9
-\$50000	12.8	6.0	12.0	11.8	15.4	25.3
-\$60000 TO \$75000	2.3	2.2	4.0	7.0	5.8	24.8
-\$100000	12.8	20.8	13.3	17.6	17.3	19.3
-\$125000 TO \$150000	3.5	1.9	1.3	.3	.0	.0
-\$200000 TO \$250000	5.8	2.4	4.0	6.6	5.8	4.1
-\$300000	1.2	3.0	.0	.0	.0	.0
-\$500000	2.3	3.1	2.7	2.5	1.9	.2
-\$50000 IF BY AIR, \$25000 BY OTHER MODES OF TRANSPORTATION	.0	.0	1.3	.3	.0	.0
-PERCENT OF SALARY:						
-100%	.0	.0	1.3	.1	1.9	.2
-200%	11.6	5.3	13.3	7.9	7.7	6.2
-250%	2.3	.2	2.7	.2	1.9	.0
-300%	14.0	8.7	16.1	18.4	15.4	4.2
-400%	5.8	3.8	6.7	9.8	1.9	.4
-500%	7.0	20.5	5.3	10.5	7.7	4.1
-VARIES BY POSITION LEVEL	5.8	12.2	.0	.0	.0	.0
-VARIES BY SALARY GRADE	8.1	8.0	8.0	5.3	9.6	3.3
-OTHER COVERAGE FORMULA	3.5	.8	2.7	.4	.0	.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 5

INCIDENCE AND CHARACTERISTICS
CANADA
BUSINESS TRAVEL ACCIDENT INSURANCE PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
IV MAXIMUM AMOUNT OF INSURANCE:						
- \$80000	1.2	.5	1.3	.6	.0	.0
- \$100000	5.8	8.6	6.7	7.1	7.7	5.4
- \$125000	2.3	7.6	.0	.0	.0	.0
- \$150000 TO \$200000	9.3	6.0	9.3	13.5	7.7	1.6
- \$250000	7.0	2.8	6.7	1.8	9.6	2.6
- \$300000	8.1	3.1	6.7	3.4	5.8	1.0
- \$450000	1.2	1.2	1.3	.6	.0	.0
- \$500000	8.1	3.3	10.7	9.4	7.7	5.9
- \$600000	1.2	.1	1.3	.3	.0	.0
- \$1000000	2.3	4.7	1.3	.4	1.9	.7
- \$2000000	1.2	2.0	1.3	7.6	.0	.0
- N/A, UNIFORM AMOUNT	41.8	43.4	42.8	44.3	51.9	78.2
- COMBINED MAXIMUM FOR ALL LIFE INSURANCE PLANS	1.2	.0	1.3	.0	.0	.0
- NO MAXIMUM	9.3	16.7	9.3	11.0	7.7	4.6
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
V DISMEMBERMENT AND DISABILITY COVERAGE:						
- BOTH DISMEMBERMENT AND DISABILITY COVERAGE	51.2	65.4	54.7	67.3	52.0	42.0
- DISMEMBERMENT COVERAGE ONLY	30.2	21.4	29.3	23.5	36.5	46.8
- NOT PROVIDED	18.6	13.2	16.0	9.2	11.5	11.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

HEALTH INSURANCE PLANS

- SECTION 6: PROVINCIAL HEALTH CARE
- SECTION 7: SUPPLEMENTARY HEALTH INSURANCE PLANS
- SECTION 8: DENTAL CARE PLANS

6. PROVINCIAL HEALTH CARE

The provinces, in accordance with federal/provincial cost sharing agreements, provide Provincial Health Care Insurance. This insurance covers the cost of basic hospital care and comprehensive coverage for medically required services of physicians, surgeons and other qualified health care professionals.

All provinces are required to maintain certain minimum standards in health services, i.e. comprehensive coverage, universality, portability, accessibility and non-profit administration by a public agency.

Five provinces (Saskatchewan, Nova Scotia, New Brunswick, Prince Edward Island and Newfoundland) finance their plans indirectly, i.e. from general tax revenues whereas Manitoba and Quebec levy direct employer taxes and indirect employee taxes. Three provinces (British Columbia, Alberta and Ontario) finance their plans directly, by levying the following monthly premiums:

	Individual	Family
Ontario	\$29.75	\$59.50
Alberta	\$18.00	\$36.00
British Columbia	\$20.00	\$37.00 or \$42.00

Organizations with employees across the country usually pay some or all of the premiums in provinces with direct financing. Remuneration supplements may be paid to employees in provinces with indirect financing.

The Characteristics of Table 6 show:

- I Majority of employees living in province with direct financing
- II Cash supplement to employees in provinces with indirect taxation

EXPLANATORY NOTES

I-2 In the establishment reporting under "OTHER", the employer pays for Management/Professional and Office employees the full premium under the "flexible benefits package". Family coverage may be 100% employer-paid if flexible benefits credits are used, or 100% employee-paid through payroll deductions.

II Three establishments report that they provide a cash supplement that "VARIES BY MARITAL STATUS". One pays Management/Professional and Office employees the equivalent of the rate paid on behalf of the "head office" employees, which is 50% of the Alberta premiums. A second establishment pays Office and Non-Office employees a monthly amount of \$5.50 if single and \$11.50 if married; this establishment does not pay a cash supplement to employees residing in Quebec. In the third establishment, Ontario employees residing in Quebec receive the equivalent of the premiums paid to the Ontario Health Insurance Plan.

One establishment reports paying a cash supplement that "VARIES BY PROVINCE AND BY MARITAL STATUS". Quebec employees receive a supplement representing 50% of the premium in lieu of the employer's contribution if they are single, and 66 2/3% of the premium if they are married.

Of the two establishments reporting under "OTHER", one pays 1.5% of basic salary to Quebec employees, with an annual ceiling of \$235 applicable to Office and Non-Office employees only. The second establishment reports that the practice of cash supplements (\$350 per year to Quebec employees) is being phased out. Quebec employees joining the company after 1985 do not receive this supplement.

TABLE 6

INCIDENCE AND CHARACTERISTICS
CANADA
PROVINCIAL HEALTH CARE
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.
INCIDENCE - NUMBER						
PLAN PROVIDED	149	73,525	149	78,799	140	102,137
TOTAL NUMBER	149	73,525	149	78,799	140	102,137
	PERCENT ESTAB.		PERCENT ESTAB.		PERCENT ESTAB.	
	EMPL.		EMPL.		EMPL.	
INCIDENCE - PERCENTAGE						
PLAN PROVIDED	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
CHARACTERISTICS OF PLAN PROVIDED						
I MAJORITY OF EMPLOYEES LIVING IN PROVINCE WITH DIRECT FINANCING:						
* -YES	57.7	65.4	57.7	64.9	56.4	65.9
-NO	42.3	34.6	42.3	35.1	43.6	34.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN " " "

TABLE 6

INCIDENCE AND CHARACTERISTICS
CANADA
PROVINCIAL HEALTH CARE
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
+ 1. COST OF INDIVIDUAL PREMIUMS PAID BY EMPLOYER:						
-PERCENTAGE IN ALBERTA:						
-50%	8.1	13.5	9.3	17.0	7.6	12.3
-60%	1.2	.0	1.2	.1	1.3	.0
-75%	1.2	4.2	1.2	.8	1.3	1.9
-100%	3.5	4.2	2.3	.2	2.5	.5
-NO EMPLOYER CONTRIBUTION IN ALBERTA	1.2	.5	1.2	.5	.0	.0
-PERCENTAGE IN BRITISH COLUMBIA:						
-50%	1.2	1.7	1.2	2.5	2.5	2.5
-60%	.0	.0	2.3	4.1	1.3	2.0
-75%	.0	.0	1.2	.8	1.3	1.0
-100%	11.6	5.3	9.3	3.2	8.9	7.8
-NO EMPLOYER CONTRIBUTION IN BRITISH COLUMBIA	2.3	1.6	1.2	.1	1.3	.0
-PERCENTAGE IN ONTARIO:						
-25%	1.2	1.6	.0	.0	.0	.0
-33%	1.2	.6	1.2	.6	1.3	.0
-40%	3.5	5.1	3.5	9.9	2.5	.3
-50%	5.8	3.1	5.8	5.2	3.8	1.6
-58%	1.2	6.0	1.2	8.0	.0	.0
-60% TO 77%	3.5	6.3	3.5	4.7	2.5	.6
-80% TO 90%	3.5	7.0	2.3	3.3	2.5	4.0
-100%	44.0	35.9	45.1	34.6	53.0	57.2
-FLAT \$ AMOUNT IN ONTARIO:						
-\$6.00	.0	.0	1.2	.9	1.3	1.2
-\$20.00	2.3	1.3	2.3	.8	.0	.0
-NO EMPLOYER CONTRIBUTION IN ONTARIO	3.5	2.1	3.5	2.7	5.1	7.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "*"

TABLE 6

INCIDENCE AND CHARACTERISTICS
CANADA
PROVINCIAL HEALTH CARE
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
+ 2. COST OF FAMILY PREMIUM PAID BY EMPLOYER:						
-PERCENTAGE IN ALBERTA:						
-50%	8.1	13.5	9.3	17.0	7.6	12.3
-60%	1.2	.0	1.2	.1	1.3	.0
-75%	1.2	4.2	1.2	.8	1.3	1.9
-100%	3.5	4.2	2.3	.2	2.5	.5
-NO EMPLOYER CONTRIBUTION IN ALBERTA	1.2	.5	1.2	.5	.0	.0
-PERCENTAGE IN BRITISH COLUMBIA:						
-50%	1.2	1.7	1.2	2.5	2.5	2.5
-60%	.0	.0	2.3	4.1	1.3	2.0
-75%	.0	.0	1.2	.8	1.3	1.0
-100%	11.6	5.3	9.3	3.2	8.9	7.8
-NO EMPLOYER CONTRIBUTION IN BRITISH COLUMBIA	2.3	1.6	1.2	.1	1.3	.0
-PERCENTAGE IN ONTARIO:						
-25% TO 33%	3.5	3.4	2.3	3.2	2.5	.2
-40%	3.5	5.1	3.5	9.9	2.5	.3
-50%	5.8	3.1	5.8	5.2	3.8	1.6
-58%	1.2	6.0	1.2	8.0	.0	.0
-67% TO 77%	2.3	5.2	2.3	2.1	1.3	.5
-80% TO 90%	3.5	7.0	2.3	3.3	2.5	4.0
-100%	42.9	35.4	44.0	33.3	53.0	57.1
-FLAT \$ AMOUNT IN ONTARIO:						
-\$12.00	.0	.0	1.2	.9	1.3	1.2
-\$40.00	2.3	1.3	2.3	.8	.0	.0
-OTHER	1.2	.4	1.2	1.3	.0	.0
-NO EMPLOYER CONTRIBUTION IN ONTARIO	3.5	2.1	3.5	2.7	5.1	7.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
II CASH SUPPLEMENT PAID TO EMPLOYEES IN PROVINCES WITH INDIRECT TAXATION:						
-\$100	.7	.2	.7	.2	.7	.6
-\$235	.0	.0	.7	.3	.7	.2
-VARIES BY PROVINCE AND BY MARITAL STATUS	.7	.7	.7	.5	.7	.3
-VARIES BY MARITAL STATUS	1.3	.4	2.0	1.4	1.4	.8
-OTHER	1.3	.3	.7	.1	.7	.2
-N/A, EMPLOYEES IN PROVINCES WITH DIRECT FINANCING ONLY	24.2	31.9	23.5	29.3	25.0	35.4
-NO CASH SUPPLEMENT GRANTED	71.8	66.5	71.7	68.2	70.8	62.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "*"

7. SUPPLEMENTARY HEALTH INSURANCE PLANS

Supplementary health insurance plans provide coverage for health care costs that are not covered by the applicable provincial health care plans. In some instances, supplementary plans provide for the payment of any amount in excess of the maximum coverage for a particular benefit as stipulated by the provincial plans. In other instances some plans may specify either maximum overall coverage or maximum coverage for specified services.

The Characteristics reported in Table 7 show:

- I Employees eligible for coverage
- II Nature of participation in plan
- III Major medical/surgical benefits
- IV Prescribed drugs coverage
- V Hospitalization (cost of private or semi-private room)
- VI Hospital user fees (fees in excess of provincial plan)
- VII Doctors' fees (extra billing)
- VIII Employer's contribution
- IX Deductible amounts per employee and per family
- X Co-insurance
- XI Maximum coverage per individual
- XII Retired employees supplementary health coverage

EXPLANATORY NOTES

- I In the establishment reporting under the heading "OTHER", Non-Office employees must work 132 days in a 12-month period in order to be eligible.
- II One establishment reporting under "OTHER" has compulsory prescribed drug and major medical/surgical plans for all three employee categories; however the hospitalization plan is optional.
- III One establishment reporting under "NOT PROVIDED" explained that it provides major medical/surgical coverage only for treatments received while employees are travelling outside their home province.

III-9 Of the four establishments reporting under "OTHER", one covers dependants to age 16 for all three employee categories, and the other to age 21 for Management/Professional and Office employees, to a maximum of \$300 per five-year period. The other two establishments cover dependants of all three employee categories to a maximum of \$400 for the same period.

VI Data were reported only for wards in general hospitals, often referred to as active treatment hospitals. There are no user fees in hospitals. However, in New Brunswick, patients awaiting admission to a convalescent home who are hospitalized for more than 30 days are required to pay \$18.73 per day. Some establishments in the province indicated that their plan covers their employees for the costs of ancillary services to a maximum of \$1,000 per admission to hospital where these services are not fully covered by the provincial health insurance plan. In Manitoba, patients whose cases have been studied and who are awaiting admission to a personal care home are required to pay the same fees as personal care home residents. The plans of establishments in Manitoba make no provision for this situation.

VIII-1,2,3 In one of the six establishments reporting under "OTHER", the employer contributes \$6 per hour worked for Non-Office employees. In the other establishments, the contribution applies to Management/Professional and Office employees. In the second establishment, the employer pays \$20 for single persons and \$40 for a family under a voluntary plan which represents the equivalent of the costs of the basic plan. The unused portion of funds may be used to defray the costs of the Ontario Health Insurance Plan. In two other establishments, the employer contributes a fixed dollar amount or percentage of salary towards a benefit package. The percentage varies with the coverage selected by the employee. In the fifth establishment, employees contribute 4/10 of 1% of their salary and the employer pays the difference. In the final establishment, employees contribute the greater of 50% of the total costs or of the cost of short and long-term disability and life insurance plan premiums for insurance in excess of \$25,000.

IX-1 One of the three establishments reporting under "OTHER" for Management/Professional and Office employees indicated that there is no deductible for most of the major medical/surgical benefits. However, for chiropractic treatments, ambulance and private nursing services, Management/Professional employees have a \$100 deductible if single and \$200 if their family is included in the plan, while Office employees have a \$75 deductible if single and \$150 for family coverage. The second establishment offers Management/Professional and Office employees, within its "flexible benefit package", three levels of coverage and the deductible amounts vary from no deductible to \$200 single and \$400 family, depending on the employees' selection. In the third establishment, the deductible for Management/Professional and Office employees is \$300 per family and also applies to the dental care plan.

IX-2 One establishment reporting under "OTHER" for all three employee categories has a deductible of 30% of the cost of prescription drugs to a maximum of \$10 per prescription. Another establishment pays, for all three employee categories, 20% of the cost of drugs to a maximum of \$5 per prescription.

X-1 Two of the four establishments reporting under "VARIES WITH BENEFIT" for Management/Professional and Office employees have a co-insurance factor that varies from 75% to 100% depending on the coverage selected. In the third and fourth establishments, reporting for all three employee categories, the plan has a co-insurance factor that varies from 80% to 100% depending on the medical/surgical services rendered.

Five of the establishments indicating a fixed percentage report a co-insurance factor of 80% or 90% of costs to a maximum of \$500, \$1,000, \$2,000 or \$10,000, after which 100% of costs are paid by the employer.

X-2 The establishment reporting under "VARIABLE AMOUNT" for Management/Professional and Office employees has a co-insurance factor of 75% or 100% depending on the plan selected.

X-3 Four establishments are reported under "OTHER". Three, reporting for all three employee categories, have a co-insurance factor of 100% that applies to semi-private room coverage. Two of the three apply a co-insurance factor of 80% to the difference between the cost of semi-private and private coverage, while the third applies a factor of 85%. The fourth establishment, reporting for Management/Professional and Office employees, has a co-insurance factor of 80% on the first \$1,000, and 100% thereafter.

XI-1 Two establishments are reported under "OTHER" for Management/Professional and Office employees. In the first, maximum coverage for treatment provided outside Canada is \$50,000 and \$100,000 per lifetime for basic and supplementary plans respectively. This latter maximum is combined with hospitalization expenses incurred outside Canada. Maximum coverage for private nursing care is \$20,000 and is renewable every five years. The coverage maximums under the three plans offered by the second establishment are \$25,000, \$50,000 and \$100,000 respectively per lifetime and are not renewable.

XI-1-A Eight of the establishments indicating a reinstatable maximum report a maximum of \$1,000 per year. Another establishment reports a maximum of \$2,000 per year.

XII In the establishment reporting under "OTHER" for all three employee categories, coverage is the same as pre-retirement coverage, except that the maximum for treatment provided outside Canada is \$10 per day, with a co-insurance factor of 80%.

XII-1 One of the two establishments reporting under "OTHER" for all three employee categories pays no premiums for employees who retire before age 60, but pays the same premium as it pays for active employees for those who retire at age 60 and over. The other establishment pays a slightly reduced premium for the Management/Professional and Office categories because coverage is reduced.

TABLE 7

INCIDENCE AND CHARACTERISTICS
CANADA
SUPPLEMENTARY HEALTH INSURANCE PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.
INCIDENCE - NUMBER						
PLAN PROVIDED	142	72,033	141	75,910	130	95,261
PROVIDED AS PART OF A FLEXIBLE BENEFITS PACKAGE	2	238	2	780		
EMPLOYER CONTRIBUTES TO UNION-SPONSORED PLAN			1	177	5	3,946
PLAN NOT PROVIDED	5	1,254	5	1,932	5	2,930
TOTAL NUMBER	149	73,525	149	78,799	140	102,137
	PERCENT ESTAB.		PERCENT ESTAB.		PERCENT ESTAB.	
	EMPL.		EMPL.		EMPL.	
INCIDENCE - PERCENTAGE						
PLAN PROVIDED	95.3	98.0	94.6	96.3	92.8	93.2
PROVIDED AS PART OF A FLEXIBLE BENEFITS PACKAGE	1.3	.3	1.3	1.0	.0	.0
EMPLOYER CONTRIBUTES TO UNION-SPONSORED PLAN	.0	.0	.7	.2	3.6	3.9
PLAN NOT PROVIDED	3.4	1.7	3.4	2.5	3.6	2.9
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
CHARACTERISTICS OF PLAN PROVIDED						
I EMPLOYEES ELIGIBLE FOR COVERAGE:						
-ALL EMPLOYEES	66.6	76.3	62.2	62.9	55.4	38.0
-ALL EMPLOYEES WHO MEET THE SERVICE REQUIREMENTS OF:						
-1 MONTH	4.9	3.2	4.2	4.4	4.6	10.2
-2 MONTHS	5.6	1.4	5.6	1.4	6.9	2.9
-3 MONTHS	19.4	13.6	23.8	24.5	26.9	39.6
-5 MONTHS	.0	.0	.7	.4	.8	.5
-6 MONTHS	2.8	3.5	2.8	4.3	3.8	8.4
-12 MONTHS	.7	2.0	.7	2.1	.8	.1
-OTHER	.0	.0	.0	.0	.8	.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
II NATURE OF PARTICIPATION IN PLAN:						
-COMPULSORY	68.7	59.8	68.5	58.2	68.4	75.0
-VOLUNTARY	30.6	39.2	30.8	40.9	30.8	23.6
-OTHER	.7	1.0	.7	.9	.8	1.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
III MAJOR MEDICAL/SURGICAL BENEFITS:						
* -PROVIDED	99.3	99.9	98.6	99.8	96.2	98.8
-NOT PROVIDED	.7	.1	1.4	.2	3.8	1.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "*" "

TABLE 7

INCIDENCE AND CHARACTERISTICS
CANADA
SUPPLEMENTARY HEALTH INSURANCE PLANS
JANUARY 1, 1988

		MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
		PERCENT ESTAB. EMPL.		PERCENT ESTAB. EMPL.		PERCENT ESTAB. EMPL.	
BENEFIT COVERAGE:							
+	1. PHYSIOTHERAPY:						
	-COVERED BY SUPPLEMENTARY AND PROVINCIAL PLANS	92.3	94.2	91.5	87.2	88.8	81.5
	-COVERED BY SUPPLEMENTARY PLAN ONLY	4.9	2.7	5.0	2.9	5.6	1.7
	-PROVINCIAL COVERAGE ONLY	2.8	3.1	3.5	9.9	5.6	16.8
	TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+	2. CHIROPRACTIC TREATMENTS:						
	-COVERED BY SUPPLEMENTARY AND PROVINCIAL PLANS	54.5	47.5	55.3	48.4	52.8	59.5
	-COVERED BY SUPPLEMENTARY PLAN ONLY	35.0	24.6	34.8	25.5	33.6	21.0
	-PROVINCIAL COVERAGE ONLY	9.1	24.6	8.5	23.7	11.2	13.7
	-NO PROVINCIAL OR SUPPLEMENTARY COVERAGE	1.4	3.3	1.4	2.4	2.4	5.8
	TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+	3. PRIVATE NURSING SERVICES:						
	-COVERED BY SUPPLEMENTARY PLAN ONLY	97.2	96.9	97.2	98.9	96.8	98.6
	-NO PROVINCIAL OR SUPPLEMENTARY COVERAGE	2.8	3.1	2.8	1.1	3.2	1.4
	TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+	4. AMBULANCE SERVICES:						
	-COVERED BY SUPPLEMENTARY AND PROVINCIAL PLANS	41.3	45.8	40.4	47.0	41.6	48.3
	-COVERED BY SUPPLEMENTARY PLAN ONLY	58.7	54.2	58.9	52.9	57.6	49.7
	-PROVINCIAL COVERAGE ONLY	.0	.0	.7	.1	.8	2.0
	TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+	5. DENTAL TREATMENTS NECESSITATED BY AN ACCIDENTAL BLOW TO THE MOUTH:						
	-COVERED BY SUPPLEMENTARY AND PROVINCIAL PLANS	96.5	95.9	95.7	91.0	96.0	91.6
	-PROVINCIAL COVERAGE ONLY	3.5	4.1	4.3	9.0	4.0	8.4
	TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+	6. ORTHOPAEDIC APPLIANCES:						
	-COVERED BY SUPPLEMENTARY AND PROVINCIAL PLANS	29.4	23.2	29.1	18.8	28.8	24.9
	-COVERED BY SUPPLEMENTARY PLAN ONLY	65.7	71.9	65.3	66.0	66.4	68.3
	-PROVINCIAL COVERAGE ONLY	2.1	2.0	2.1	6.3	1.6	.2
	-NO PROVINCIAL OR SUPPLEMENTARY COVERAGE	2.8	2.9	3.5	8.9	3.2	6.6
	TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "*"

TABLE 7

INCIDENCE AND CHARACTERISTICS
CANADA
SUPPLEMENTARY HEALTH INSURANCE PLANS
JANUARY 1, 1988

		MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
		PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
+ 7. ARTIFICIAL LIMBS:							
-COVERED BY SUPPLEMENTARY AND PROVINCIAL PLANS		76.9	73.1	76.6	73.0	78.4	77.9
-COVERED BY SUPPLEMENTARY PLAN ONLY		19.6	21.5	19.9	20.6	19.2	20.3
-PROVINCIAL COVERAGE ONLY		2.8	5.2	2.8	6.2	1.6	1.5
-NO PROVINCIAL OR SUPPLEMENTARY COVERAGE		.7	.2	.7	.2	.8	.3
TOTAL PERCENT		100.0	100.0	100.0	100.0	100.0	100.0
+ 8. PROSTHETIC DEVICES (OTHER THAN ARTIFICIAL LIMBS):							
-COVERED BY SUPPLEMENTARY AND PROVINCIAL PLANS		74.8	73.9	75.2	76.3	76.0	76.6
-COVERED BY SUPPLEMENTARY PLAN ONLY		18.2	21.1	18.4	19.8	18.4	20.3
-PROVINCIAL COVERAGE ONLY		4.9	4.5	4.3	2.9	4.0	2.8
-NO PROVINCIAL OR SUPPLEMENTARY COVERAGE		2.1	.5	2.1	1.0	1.6	.3
TOTAL PERCENT		100.0	100.0	100.0	100.0	100.0	100.0
+ 9. HEARING AIDS:							
-COVERED BY SUPPLEMENTARY AND PROVINCIAL PLANS		16.8	10.8	16.3	10.2	16.0	13.1
-COVERED BY SUPPLEMENTARY PLAN ONLY		44.7	51.4	44.7	43.6	45.6	44.8
-PROVINCIAL COVERAGE ONLY		14.7	14.4	14.9	14.8	14.4	12.0
-NO PROVINCIAL OR SUPPLEMENTARY COVERAGE		21.0	22.1	21.3	28.1	21.6	28.0
-OTHER		2.8	1.3	2.8	3.3	2.4	2.1
TOTAL PERCENT		100.0	100.0	100.0	100.0	100.0	100.0
+ 10. OPTOMETRY:							
-COVERED BY SUPPLEMENTARY AND PROVINCIAL PLANS		33.6	36.9	33.3	30.5	32.0	42.6
-COVERED BY SUPPLEMENTARY PLAN ONLY		5.6	5.0	5.7	3.2	6.4	4.3
-PROVINCIAL COVERAGE ONLY		55.2	47.2	55.3	55.8	57.6	46.3
-NO PROVINCIAL OR SUPPLEMENTARY COVERAGE		5.6	10.9	5.7	10.5	4.0	6.8
TOTAL PERCENT		100.0	100.0	100.0	100.0	100.0	100.0
+ 11. TREATMENTS PROVIDED OUTSIDE OF CANADA:							
-COVERED BY SUPPLEMENTARY AND PROVINCIAL PLANS		97.9	97.9	97.2	93.2	95.2	87.7
-PROVINCIAL COVERAGE ONLY		2.1	2.1	2.8	6.8	4.8	12.3
TOTAL PERCENT		100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "*"

TABLE 7

INCIDENCE AND CHARACTERISTICS
CANADA
SUPPLEMENTARY HEALTH INSURANCE PLANS
JANUARY 1, 1988

		MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
		PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
+ 12. PRESCRIPTION EYEGLASSES:	** -COVERED BY SUPPLEMENTARY PLAN ONLY	49.0	44.9	48.9	41.0	48.0	66.7
	-NO PROVINCIAL OR SUPPLEMENTARY COVERAGE	51.0	55.1	51.1	59.0	52.0	33.3
	TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
++ A. CONTACT LENSES INCLUDED IN PLAN COVERAGE:	-YES	94.3	98.9	94.2	98.4	93.3	98.1
	-NO	5.7	1.1	5.8	1.6	6.7	1.9
	TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 13. PODIATRY:	-COVERED BY SUPPLEMENTARY AND PROVINCIAL PLANS	47.5	35.7	48.3	40.8	45.6	51.2
	-COVERED BY SUPPLEMENTARY PLAN ONLY	33.6	27.5	32.6	27.3	32.0	20.3
	-PROVINCIAL COVERAGE ONLY	11.9	30.8	11.3	25.8	14.4	19.2
	-NO PROVINCIAL OR SUPPLEMENTARY COVERAGE	7.0	6.0	7.8	6.1	8.0	9.3
	TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 14. PSYCHOLOGY:	-COVERED BY SUPPLEMENTARY PLAN ONLY	82.5	77.0	82.3	82.9	80.0	83.9
	-NO PROVINCIAL OR SUPPLEMENTARY COVERAGE	17.5	23.0	17.7	17.1	20.0	16.1
	TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
IV PRESCRIBED DRUGS COVERAGE:							
	-COVERED BY SUPPLEMENTARY AND PROVINCIAL PLANS	13.2	11.3	13.3	12.6	13.1	12.2
	-COVERED BY SUPPLEMENTARY PLAN ONLY	86.8	88.7	86.7	87.4	86.1	87.7
	-PROVINCIAL COVERAGE ONLY	.0	.0	.0	.0	.8	.1
	TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
V HOSPITALIZATION (COST OF PRIVATE OR SEMI-PRIVATE ROOM):							
	-PROVIDED	99.3	100.0	98.6	99.9	97.7	92.3
	-PROVIDED AS A SEPARATE OPTION	.7	.0	.7	.1	.8	.2
	-NOT PROVIDED	.0	.0	.7	.0	1.5	7.5
	TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "*"

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TABLE 7

INCIDENCE AND CHARACTERISTICS
CANADA
SUPPLEMENTARY HEALTH INSURANCE PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
VI HOSPITAL USER FEES (FEES IN EXCESS OF PROVINCIAL PLAN):						
-NO PROVINCIAL HOSPITAL USER FEES	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
VII DOCTORS' FEES (EXTRA BILLING):						
-PRIVATE INSURANCE COVERAGE PROHIBITED BY PROVINCIAL LAW	22.2	19.2	22.4	23.7	22.3	23.1
-NO PROVINCIAL EXTRA BILLING	77.8	80.8	77.6	76.3	77.7	76.9
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
VIII EMPLOYER'S CONTRIBUTION:						
1. MAJOR MEDICAL/SURGICAL BENEFITS:						
-COMPULSORY PLAN:						
-FIXED PERCENTAGE:						
-22%	.7	.3	.7	.4	.8	.2
-35% TO 45%	.0	.0	.7	.5	2.3	5.1
-50%	4.9	3.7	5.6	9.3	5.4	8.0
-60% TO 67%	2.1	.3	2.1	1.0	2.3	.1
-75% TO 90%	2.8	4.7	2.8	1.3	3.1	1.7
-100%	53.3	46.4	51.7	42.2	49.0	59.4
-VARIABLE PERCENT WITH MAXIMUM OF:						
-50%	.7	.2	.7	.8	.8	.7
-91%	.7	.7	.7	1.3	.8	.0
-100%	2.1	3.8	1.4	1.8	1.5	.1
-VOLUNTARY PLAN:						
-FIXED PERCENTAGE:						
-NO EMPLOYER CONTRIBUTION	2.1	4.8	2.8	6.5	3.1	3.2
-40%	.0	.0	.7	1.1	.8	.4
-50%	7.6	13.7	7.7	9.8	8.5	5.3
-60% TO 70%	2.1	4.4	3.5	4.6	3.1	1.9
-75%	3.5	8.1	2.8	6.6	2.3	2.9
-86% TO 95%	1.4	.1	1.4	.1	1.5	3.0
-100%	10.4	5.5	8.4	6.5	8.5	6.5
-VARIABLE PERCENT WITH MAXIMUM OF:						
-96%	.7	.5	.7	.9	.8	.1
-100%	.7	.2	.7	.2	.8	.0
-OTHER	3.5	2.5	3.5	4.9	.8	.2
-MAJOR MEDICAL/SURGICAL BENEFITS NOT COVERED	.7	.1	1.4	.2	3.8	1.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

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INCIDENCE AND CHARACTERISTICS
CANADA
SUPPLEMENTARY HEALTH INSURANCE PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
2. PRESCRIBED DRUGS:						
-COMPULSORY PLAN:						
-FIXED PERCENTAGE:						
-22%	.7	.3	.7	.4	.8	.2
-35% TO 45%	.0	.0	.7	.5	2.3	5.1
-50%	4.9	3.7	5.6	9.3	5.4	8.0
-60% TO 67%	2.1	.3	2.1	1.0	2.3	.1
-75% TO 80%	2.8	4.8	3.5	1.4	3.8	1.7
-90%	.7	.1	.0	.0	.8	.7
-100%	53.3	46.3	52.4	42.3	50.5	59.8
-VARIABLE PERCENT WITH MAXIMUM OF:						
-50%	.7	.2	.7	.8	.8	.7
-91%	.7	.7	.7	1.3	.8	.0
-100%	2.1	3.8	1.4	1.8	1.5	.1
-VOLUNTARY PLAN:						
-FIXED PERCENTAGE:						
-NO EMPLOYER CONTRIBUTION	2.1	4.8	2.8	6.5	3.1	3.2
-40%	.0	.0	.7	1.1	.8	.4
-50%	7.6	13.7	7.7	9.8	8.5	5.3
-60% TO 70%	2.1	4.4	3.5	4.6	3.1	1.9
-75%	3.5	8.1	2.8	6.6	2.3	2.9
-86% TO 95%	1.4	.1	1.4	.1	1.5	3.0
-100%	10.4	5.5	8.4	6.5	8.5	6.5
-VARIABLE PERCENT WITH MAXIMUM OF:						
-96%	.7	.5	.7	.9	.8	.1
-100%	.7	.2	.7	.2	.8	.0
-OTHER	3.5	2.5	3.5	4.9	.8	.2
-PRESCRIBED DRUGS NOT COVERED	.0	.0	.0	.0	.8	.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

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INCIDENCE AND CHARACTERISTICS
CANADA
SUPPLEMENTARY HEALTH INSURANCE PLANS
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	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
3. HOSPITALIZATION:						
-COMPULSORY PLAN:						
-FIXED PERCENTAGE:						
-22%	.7	.3	.7	.4	.8	.2
-35% TO 45%	.0	.0	.7	.5	2.3	5.1
-50%	4.9	3.7	5.6	9.3	5.4	8.0
-60% TO 67%	2.1	.3	2.1	1.0	2.3	.1
-75% TO 90%	2.8	4.7	2.8	1.3	3.1	1.4
-100%	54.0	48.2	51.7	41.6	49.9	51.9
-VARIABLE PERCENT WITH MAXIMUM OF:						
-50%	.7	.2	.7	.8	.8	.7
-91%	.7	.7	.7	1.3	.8	.0
-100%	1.4	1.1	1.4	1.8	1.5	.1
-VOLUNTARY PLAN:						
-FIXED PERCENTAGE:						
-NO EMPLOYER CONTRIBUTION	2.1	4.8	2.8	6.5	3.8	3.3
-40%	.0	.0	.7	1.1	.8	.4
-50%	7.6	13.7	7.7	9.8	8.5	5.3
-60% TO 70%	2.1	4.4	3.5	4.6	3.1	1.9
-75%	3.5	8.1	2.8	6.6	2.3	2.9
-86% TO 95%	1.4	.1	1.4	.1	1.5	3.0
-100%	11.1	6.5	9.1	7.3	9.2	7.9
-VARIABLE PERCENT WITH MAXIMUM OF:						
-96%	.7	.5	.7	.9	.8	.1
-100%	.7	.2	.7	.2	.8	.0
-OTHER	3.5	2.5	3.5	4.9	.8	.2
-HOSPITAL FEES NOT COVERED	.0	.0	.7	.0	1.5	7.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

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INCIDENCE AND CHARACTERISTICS
CANADA
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JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
IX DEDUCTIBLE AMOUNTS PER EMPLOYEE AND PER FAMILY:						
1. MAJOR MEDICAL/SURGICAL BENEFITS:						
-PER INDIVIDUAL:						
-\$10	.0	.0	.0	.0	.8	.3
-PER FAMILY:						
-\$10	.7	.1	.7	.0	.8	.1
-\$15	1.4	2.0	1.4	5.1	1.5	5.7
-\$25	21.5	28.5	21.7	27.6	23.8	28.8
-\$50	.0	.0	.7	.5	.0	.0
-\$130	.7	3.1	.0	.0	.0	.0
-PER INDIVIDUAL AND PER FAMILY:						
-INDIVIDUAL/FAMILY:						
-\$10 \$10	.7	1.7	.7	1.8	1.5	2.1
-\$10 \$20	13.9	8.3	14.0	5.8	12.3	9.5
-\$10 \$25	.7	.0	.7	.1	.0	.0
-\$15 \$30	1.4	.3	1.4	.2	1.5	.3
-\$15 \$45	.7	.3	.7	.8	.0	.0
-\$20 \$20	.7	.0	.7	.0	.8	.0
-\$20 \$40	.7	.0	.7	.1	.8	.3
-\$25 \$25	8.3	6.7	8.4	13.8	6.2	5.5
-\$25 \$50	16.7	23.4	16.1	16.3	17.7	19.3
-\$35 \$70	.7	.1	.7	.0	1.5	.6
-\$50 \$100	2.1	.6	2.1	1.0	.8	.1
-OTHER	2.1	.9	2.1	1.2	.0	.0
-NO DEDUCTIBLE FOR MAJOR MEDICAL/SURGICAL BENEFITS	26.3	23.9	25.8	25.5	26.2	26.2
-MAJOR MEDICAL/SURGICAL BENEFITS NOT COVERED	.7	.1	1.4	.2	3.8	1.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
2. PRESCRIBED DRUGS:						
-PER FAMILY:						
-\$10	.7	.1	.7	.1	.8	.3
-\$15	.7	.1	.7	.1	.8	.4
-\$50	.7	.1	.7	.0	.0	.0
-PER INDIVIDUAL AND PER FAMILY:						
-INDIVIDUAL/FAMILY:						
-\$10 \$20	1.4	.1	1.4	.2	.8	.2
-\$25 \$25	1.4	.1	1.4	.3	1.5	.3
-PER PRESCRIPTION:						
-\$0.20	.7	.0	.7	.0	1.5	.2
-\$0.35	2.8	.9	2.8	.6	6.2	5.0
-\$1.00 TO \$3.00	2.8	.7	2.8	.6	2.3	.4
-OTHER	1.4	1.0	1.4	1.3	1.5	.5
-DEDUCTIBLE INCLUDED IN DEDUCTIBLE FOR MAJOR MEDICAL/SURGICAL PLAN	65.2	74.0	65.7	72.7	62.3	63.8
-NO DEDUCTIBLE FOR PRESCRIBED DRUGS	22.2	22.9	21.7	24.1	21.5	28.8
-PRESCRIBED DRUGS NOT COVERED	.0	.0	.0	.0	.8	.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

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INCIDENCE AND CHARACTERISTICS
CANADA
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	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
3. HOSPITALIZATION:						
-DEDUCTIBLE INCLUDED IN DEDUCTIBLE FOR MAJOR MEDICAL/SURGICAL PLAN	22.9	14.3	23.1	13.3	23.1	23.8
-NO DEDUCTIBLE FOR SEMI-PRIVATE ROOM, DEDUCTIBLE FOR PRIVATE ROOM INCLUDED IN DEDUCTIBLE FOR MAJOR MEDICAL/SURGICAL PLAN	11.8	19.1	11.2	20.8	6.9	3.7
-NO DEDUCTIBLE FOR HOSPITAL COVERAGE	65.3	66.6	65.0	65.9	68.5	65.0
-HOSPITAL FEES NOT COVERED	.0	.0	.7	.0	1.5	7.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
X CO-INSURANCE:						
1. PERCENTAGE OF MAJOR MEDICAL/SURGICAL EXPENSES PAID BY PLAN AFTER DEDUCTIBLE IS PAID:						
-80%	36.1	38.7	37.1	41.6	40.0	42.8
-85%	1.4	1.1	1.4	.6	.8	.3
-90%	11.1	14.5	9.1	10.7	8.5	10.1
-100%	47.9	42.6	48.2	39.0	45.4	45.4
-VARIES WITH BENEFIT	2.8	3.0	2.8	7.9	1.5	.2
-MAJOR MEDICAL/SURGICAL BENEFITS NOT COVERED	.7	.1	1.4	.2	3.8	1.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
2. PERCENTAGE OF PRESCRIBED DRUGS EXPENSES PAID BY PLAN AFTER DEDUCTIBLE IS PAID:						
-70%	.7	2.8	1.4	3.2	1.5	2.2
-80%	31.3	36.2	32.2	45.0	33.8	29.1
-85%	1.4	1.1	1.4	.6	.8	.3
-90%	11.8	18.4	10.5	12.1	8.5	11.8
-100%	54.1	41.2	53.8	38.3	54.6	56.5
-VARIABLE AMOUNT	.7	.3	.7	.8	.0	.0
-PRESCRIBED DRUGS NOT COVERED	.0	.0	.0	.0	.8	.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

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INCIDENCE AND CHARACTERISTICS
CANADA
SUPPLEMENTARY HEALTH INSURANCE PLANS
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	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
3. PERCENTAGE OF HOSPITALIZATION EXPENSES PAID BY PLAN AFTER DEDUCTIBLE IS PAID:						
-SEMI-PRIVATE ROOM ONLY COVERED AT:						
-50%	.7	.0	.0	.0	.0	.0
-80%	.0	.0	.0	.0	1.5	.8
-85%	.0	.0	.0	.0	.8	.3
-100%	16.0	17.5	15.4	16.6	13.1	9.8
-SEMI-PRIVATE OR PRIVATE ROOM COVERED AT:						
-80%	4.9	6.0	4.9	9.9	4.6	7.5
-93%	.7	.2	.7	.3	.8	.0
-100%	18.1	23.5	18.2	20.5	15.4	17.7
-\$25	.0	.0	.7	.1	.0	.0
-\$50 TO \$55	1.4	1.1	1.4	2.8	1.5	.6
-\$65 TO \$75	1.4	4.6	1.4	3.2	.8	8.8
-SEMI-PRIVATE ROOM FULLY PAID WITH PRIVATE ROOM COVERED AT:						
-80%	5.6	9.1	6.3	12.3	6.2	5.3
-90%	4.2	1.6	2.8	2.3	2.3	.6
-\$4 TO \$8	3.5	1.6	3.5	2.6	4.6	4.5
-\$10 TO \$13	2.8	2.0	3.5	1.4	1.5	.7
-\$15 TO \$17	1.4	2.7	1.4	.9	1.5	.8
-\$25	1.4	2.9	1.4	1.5	1.5	1.1
-\$50	2.8	1.8	2.1	1.3	1.5	.4
-EQUIVALENT AMOUNT TOWARD PRIVATE ROOM WITH SEMI-PRIVATE COVERED AT:						
-80%	2.1	.1	2.1	.3	3.1	.8
-100%	30.2	23.0	30.7	22.4	35.5	27.1
-OTHER	2.8	2.3	2.8	1.6	2.3	5.7
-HOSPITAL FEES NOT COVERED	.0	.0	.7	.0	1.5	7.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

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CANADA
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MANAGEMENT/ PROFESSIONAL	OFFICE	NON-OFFICE
PERCENT ESTAB. EMPL.	PERCENT ESTAB. EMPL.	PERCENT ESTAB. EMPL.

XI MAXIMUM COVERAGE PER INDIVIDUAL:

1. MAJOR MEDICAL/SURGICAL BENEFITS:							
* -\$5000 PER YEAR	.7	.0	.7	.1	1.5	.5	
* -\$10000 PER YEAR	.7	.5	.7	.5	.8	.1	
* -\$15000 PER YEAR	.7	.1	.7	.1	.0	.0	
* -\$25000 PER YEAR	1.4	1.0	2.1	5.4	2.3	2.4	
* -\$25000 PER 2 YEAR PERIOD	.7	.2	.0	.0	.8	3.5	
* -\$5000 PER 3 YEAR PERIOD	.7	.4	.7	.2	1.5	.2	
* -\$10000 PER 3 YEAR PERIOD	2.1	1.0	2.1	1.2	3.1	7.6	
* -\$20000 TO \$25000 PER 3 YEAR PERIOD	4.2	2.4	4.2	1.8	1.5	4.3	
* -\$50000 PER 3 YEAR PERIOD	.7	1.0	.7	1.0	1.5	1.0	
* -\$15000 PER ILLNESS	.7	.0	.7	.0	.8	.1	
* -\$5000 TO \$8000 PER LIFE	2.8	1.8	3.5	1.8	4.6	2.3	
* -\$10000 PER LIFE	4.2	.6	4.2	.7	5.4	10.1	
* -\$20000 PER LIFE	2.1	1.0	2.1	.4	2.3	5.1	
* -\$25000 PER LIFE	4.9	5.6	4.2	2.4	1.5	2.8	
* -\$30000 TO \$35000 PER LIFE	2.1	5.8	2.1	5.6	3.1	7.3	
* -\$50000 PER LIFE	2.8	.8	2.8	2.3	1.5	.9	
* -\$100000 PER LIFE	6.9	15.3	7.0	13.1	8.5	6.0	
* -\$200000 PER LIFE	.7	.1	.7	.1	.0	.0	
* -\$250000 PER LIFE	1.4	.6	1.4	.9	1.5	.2	
* -\$1000000 PER LIFE	.7	1.1	.7	1.7	.8	1.5	
* -VARIES WITH BENEFIT	.7	.1	.7	.1	.8	.0	
* -OTHER	1.4	1.0	1.4	1.2	.0	.0	
-NO MAXIMUM SPECIFIED	56.0	59.5	55.2	59.2	52.4	42.9	
-MAJOR MEDICAL/SURGICAL BENEFITS NOT COVERED	.7	.1	1.4	.2	3.8	1.2	
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0	
+ A. REINSTATEMENT OF MAXIMA POSSIBLE:							
-YES	80.6	68.0	80.6	77.4	82.5	82.4	
-NO	19.4	32.0	19.4	22.6	17.5	17.6	
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0	
+ B. MAXIMUM PER FAMILY ESTABLISHED:							
-YES	3.2	23.8	3.2	13.8	3.5	3.0	
-NO	96.8	76.2	96.8	86.2	96.5	97.0	
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0	
2. PRESCRIBED DRUGS:							
-MAXIMUM PAYABLE INCLUDED IN THE MAJOR MEDICAL/SURGICAL BENEFITS MAXIMUM	37.5	33.6	38.5	37.8	37.7	49.9	
-\$125 PER YEAR	2.1	5.1	2.1	4.6	2.3	2.2	
-NO MAXIMUM SPECIFIED	60.4	61.3	59.4	57.6	59.2	47.8	
-PRESCRIBED DRUGS NOT COVERED	.0	.0	.0	.0	.8	.1	
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0	

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "*" "

TABLE 7

INCIDENCE AND CHARACTERISTICS
CANADA
SUPPLEMENTARY HEALTH INSURANCE PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
3. HOSPITALIZATION:						
-MAXIMUM PAYABLE INCLUDED IN THE MAJOR MEDICAL/SURGICAL BENEFIT MAXIMUM	18.8	21.8	19.6	23.8	19.2	21.1
-70 DAYS PER DISABILITY	1.4	.2	1.4	.1	1.5	.6
-120 DAYS PER DISABILITY	2.1	4.7	2.1	4.0	3.8	3.1
-180 DAYS PER DISABILITY	.7	.1	.7	.0	1.5	3.1
-365 DAYS PER DISABILITY	.0	.0	.0	.0	.8	.3
-NO MAXIMUM SPECIFIED	77.0	73.2	75.5	72.1	71.7	64.3
-HOSPITAL FEES NOT COVERED	.0	.0	.7	.0	1.5	7.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
XII RETIRED EMPLOYEES SUPPLEMENTARY HEALTH COVERAGE:						
* -SAME AS ACTIVE EMPLOYEES	45.1	48.3	44.0	49.5	37.6	39.8
* -REDUCED LEVEL OF COVERAGE	20.1	21.0	20.3	25.0	19.2	24.8
* -SAME BUT ONLY IN EARLY RETIREMENT SITUATIONS UP TO AGE 65	6.3	11.1	5.6	10.3	6.2	12.4
* -OTHER	.7	.4	.7	.5	.8	.0
-COVERAGE NOT AVAILABLE	27.8	19.2	29.4	14.7	36.2	23.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 1. EMPLOYER'S CONTRIBUTION TO PREMIUM COST:						
-SAME AS ACTIVE EMPLOYEES	68.2	74.4	66.2	61.9	66.3	65.5
-HIGHER PERCENTAGE DIFFERENCE:						
-6% TO 10%	1.9	.2	2.0	2.3	1.2	.0
-35% TO 40%	1.0	.0	2.0	1.3	2.4	.5
-50%	5.8	9.3	5.9	5.7	6.0	1.4
-100%	4.8	3.4	5.0	4.1	7.2	10.5
-LOWER PERCENTAGE DIFFERENCE:						
-87%	1.0	.8	1.0	.4	1.2	.8
-100%	1.0	.0	1.0	.3	.0	.0
-OTHER	1.9	1.8	2.0	6.0	1.2	.9
-NO EMPLOYER CONTRIBUTION	14.4	10.1	14.9	18.0	14.5	20.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "*"

8. DENTAL CARE PLANS

Dental care plans provide coverage for basic dental services, major restorative and orthodontic treatments not covered by provincial health care plans. Provincial plans cover emergency dental services required as a result of accidents. In addition, many provinces provide a limited dental care program for children. The various services offered are presented according to the categories contained in the Canadian Dental Association's fee schedule, and not according to the plans of the various establishments.

The characteristics of Table 8 show:

- I Employees eligible for coverage
- II Nature of participation in plan
- III Benefit coverage
- IV Employer's contribution
- V Annual deductible per individual and per family
- VI Co-insurance
- VII Maximum amount of coverage per year
- VIII Retired employees

EXPLANATORY NOTES

- I The heading "SOME EMPLOYEES" represents one establishment reporting for Office employees, a second establishment reporting for Non-Office employees, and a third establishment reporting for both these categories, where eligibility requirements relate to specific occupational groupings.
- II One establishment reporting under "OTHER" for all three categories indicated employees have a choice of joining one of two plans.
- III-1 The plan provisions at the two establishments reporting under "OTHER" allow for a recall examination once every nine and eighteen months respectively.
- III-6 One of the establishments responding positively for Management/Professional and Office employees provide this benefit under a major restorative treatment plan.
- III-7 Of the two establishments reporting under "OTHER", one pays 90% of the cost of occlusal equilibration for Management/Professional employees and 80% for Office and Non-Office employees. The other establishment pays 50% of the cost for Management/Professional and Office employees.

One of the establishments responding positively reported that non-surgical periodontics is included in major restorative treatments.

- III-9 In the establishment reporting under "OTHER", this service applies to the first visit, on a one-time basis only.
- III-10 Two establishments responding positively report that reline/rebase of dentures is provided under a major restorative treatment plan that covers, in the case of one establishment, Management/Professional and Office employees, and in the other establishment, the three employee categories.
- III-12 Among the establishments reporting under the headings "SPACE MAINTAINERS ONLY" or under "BOTH SPACE MAINTAINERS AND MOUTH GUARDS", twelve establishments declare that space maintainers apply only to baby teeth.
- III-14 In two establishments responding positively, inlays are covered by a basic dental care plan. A third establishment reports that this treatment is provided to Management/Professional and Office employees only under a supplementary plan.
- III-16 One establishment reporting under the heading "OTHER" for Management/Professional and Office employees indicated that orthodontia coverage is available for all family members under only one of the plans offered.
- IV-1, 2, 3 One establishment reporting under "OTHER FORMULA" indicated that Management/Professional and Office employees pay 6% to 8% of their salary towards a benefits package that includes group life insurance, life insurance for dependants, supplementary health insurance and dental insurance. In this same establishment, the plan does not cover orthodontia.
- Two establishments reporting under "OTHER FORMULA" for Management/Professional and Office employees pay a fixed dollar amount towards dental care insurance. Two other establishments also reported under "OTHER FORMULA". The first offers all three employee categories two plans: if the employee selects the first plan, the employer pays 100% of the premium, but if the employee selects the second plan, the employee pays the difference between the two plans. The second establishment pays, for Management/Professional and Office employees, 100% of the premium for the first of three plans it offers, but if the employee selects one of the other plans, the employee pays 100% of the additional premium through "flexible benefits package" credits or payroll deductions.
- V-1 Two establishments reporting for the Management/Professional and Office categories under "VARIES WITH BENEFIT" and one establishment reporting for the Non-Office category under the same heading indicated there was no deductible for preventive care services. For restorative treatments, individual deductibles range from \$10 to \$25 and family deductibles range from \$25 to \$50. One establishment

reporting as "OTHER" for Management/Professional and Office employees and one establishment reporting for all three employee categories under the same heading indicated they have deductibles of \$50 for individuals and \$100 for families for those earning more than \$25,000 per annum, and \$35 for individuals and \$70 for families for those earning less than \$25,000 per annum. One other establishment reporting under "OTHER" for the Management/ Professional category has a deductible of \$200 per year per individual and \$300 per year per family.

V-3 One establishment reporting under "OTHER" for Management/Professional and Office employees and a second establishment reporting under the same heading for all three employee categories have no deductible for orthodontia, however this coverage is available only under one of their plans.

VI-1 Among establishments using the 1988 fee schedule, two of them report a co-insurance that "VARIES WITH TREATMENT". In the establishments reporting under this heading (one for Management/Professional employees and one for Management/Professional and Office employees), preventative or diagnostic services are provided with 100% reimbursement. Restorative treatments are reimbursed with a co-insurance factor of 80%. Two other establishments, one for all three employee categories and one for Management/Professional and Office employees, use the 1987 fee schedule and report data under "VARIES WITH TREATMENT". Preventative services are provided with 100% reimbursement and with 80% and 50% respectively for restorative treatments. In the case of the latter plan, endodontic services and relining of dentures are included in major restorative treatments. Another establishment reports a co-insurance that "VARIES WITH TREATMENT" and uses the 1984 fee schedule. For all three employee categories, 58% for denture reline/rebase and 100% for other services are reimbursed.

Four plans using the 1988 fee schedule have co-insurance rates that "VARY ON ANOTHER BASIS". Under one plan, co-insurance for Management/Professional and Office employees is 70% during the first year of plan membership, this figure increasing by 10% in each successive year to reach 100% after four years. The co-insurance for another plan is 70% or 80% for Management/Professional and Office employees and is determined by the level of coverage selected by the employee. Under the other two plans, coverage for Management/Professional and Office employees varies according to the plan selected. Another establishment using the 1987 fee schedule reports data under "VARY ON ANOTHER BASIS" for Management/Professional and Office employees. Coverage varies according to the plan selected. One establishment reporting under "OTHER" uses the 1981 fee schedule for Management/ Professional and Office employees and the 1979 fee schedule for Non-Office employees.

VI-2 The five establishments reporting under "VARIES WITH TREATMENT" indicate the minimum co-insurance is 50%. Maximum co-insurance is 100% for all three employee categories of the two first establishments which use the 1988 fee schedule. Two other establishments apply the 1987 fee schedule and report a maximum

co-insurance of 90% for Non-Office employees of the first establishment and of 80% for Management/Professional and Office employees of the second establishment. The last establishment using the 1986 fee schedule indicates a maximum co-insurance of 80% for all three employee categories.

Two establishments applying the 1988 fee schedule are reported under "VARIES ON ANOTHER BASIS". For Management/Professional and Office employees these establishments indicate that co-insurance varies according to the plan chosen. These establishments offer respectively a choice of two and three plans. The establishment reporting under the heading "OTHER" has a co-insurance factor of 60% and applies the 1981 fee schedule for Management/Professional and Office employees and the 1979 fee schedule for Non-Office employees.

- VI-3 Two establishments using the 1988 fee schedule and reporting under "VARIES ON ANOTHER BASIS" indicate that for Management/Professional and Office employees, co-insurance is offered respectively under two plans or one of three plans, with a factor of 50% or 90% for the first establishment and 50% for the second establishment. The establishment reporting under "OTHER" pays 50% of the actual cost for Management/Professional and Office employees.
- VI-4 Of the two establishments reporting under "OTHER" for Non-Office employees, one applies the current fee schedule minus five months. In the other establishment, the fee schedule applied for all three employee categories is updated every three years.
- VII-1 Of the nine establishments reporting under "OTHER", three have a maximum amount of coverage for Management/Professional and Office employees, five for all three employee categories, and one for Office and Non-Office employees. In the first establishment, the maximum is \$10,000 every three years. In the second, it is \$375 in year one of plan membership and increases by \$375 in each successive year to a maximum of \$1,125. In the third establishment, the yearly maximums vary according to the plan chosen. In establishment four, the maximum coverage is \$2,000 every two years. Establishments five and six provide a maximum of \$1,000 per person and \$1,500 per year. The seventh establishment reports a maximum of \$5,000 minus the benefits already paid in the last two years. In the final two establishments, the yearly maximum is \$500 in the first year, \$1000 in the case of one establishment and \$750 in the case of the other establishment in the second year, and \$1,000 in subsequent years.
- VII-2 In the two establishments reporting under "OTHER" for all three employee categories, one has a lifetime maximum of \$5,000, while the second has a maximum that varies depending on the plan chosen.
- VII-3 Four establishments have maximums for orthodontia which are reported as "OTHER". One has a maximum of \$1,500 for each complete course of treatment for all three employee categories. The second provides coverage to all three employee categories under which the maximum of \$250 per child in the first year of plan membership increases by \$250 annually to reach \$1,000 in the fourth and subsequent years, to a

lifetime maximum of \$2,500. The third establishment, reporting for Management/Professional and Office employees, offers orthodontia coverage only under its third optional plan, whose lifetime maximum is \$750. The fourth establishment reporting for all three categories offers orthodontia coverage only under its second optional plan, which has an annual maximum is \$1,000 per person and a lifetime maximum of \$2,000 per person.

VIII-2 In the establishment reporting under "OTHER", retired employees pay 100% of the individual premium themselves, while the establishment pays the premium of dependants.

TABLE 8

INCIDENCE AND CHARACTERISTICS
CANADA
DENTAL CARE PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.
INCIDENCE - NUMBER						
PLAN PROVIDED	132	62,667	129	67,489	109	89,037
PLAN PROVIDED AS PART OF A FLEXIBLE BENEFITS PACKAGE	2	238	2	780		
EMPLOYER CONTRIBUTES TO UNION-SPONSORED PLAN			1	177	4	2,548
PLAN NOT PROVIDED	15	10,620	17	10,353	27	10,552
TOTAL NUMBER	149	73,525	149	78,799	140	102,137
	PERCENT ESTAB. EMPL.		PERCENT ESTAB. EMPL.		PERCENT ESTAB. EMPL.	
INCIDENCE - PERCENTAGE						
PLAN PROVIDED	88.6	85.3	86.6	85.7	77.8	87.2
PLAN PROVIDED AS PART OF A FLEXIBLE BENEFITS PACKAGE	1.3	.3	1.3	1.0	.0	.0
EMPLOYER CONTRIBUTES TO UNION-SPONSORED PLAN	.0	.0	.7	.2	2.9	2.5
PLAN NOT PROVIDED	10.1	14.4	11.4	13.1	19.3	10.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
CHARACTERISTICS OF PLAN PROVIDED						
I EMPLOYEES ELIGIBLE FOR COVERAGE:						
-ALL EMPLOYEES	50.8	58.9	45.7	41.9	32.0	34.0
-ALL EMPLOYEES WHO MEET THE SERVICE REQUIREMENT OF:						
-1 MONTH	3.0	1.3	3.1	2.9	2.8	1.3
-2 MONTHS	3.7	1.4	3.8	1.3	4.6	.5
-3 MONTHS	21.6	19.5	23.7	25.3	30.3	34.9
-5 MONTHS	.0	.0	.8	.4	.9	.5
-6 MONTHS	11.2	9.8	11.5	11.3	13.8	14.4
-12 MONTHS	9.7	9.1	9.9	16.0	13.8	13.7
-SOME EMPLOYEES	.0	.0	1.5	.9	1.8	.7
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
II NATURE OF PARTICIPATION IN PLAN:						
-COMPULSORY	49.3	53.0	48.8	53.8	51.4	52.9
-COMPULSORY ONLY IF NOT COVERED BY SPOUSE'S PLAN	20.1	27.3	20.6	28.2	22.9	25.9
-VOLUNTARY	29.9	19.5	29.8	17.9	24.8	21.2
-OTHER	.7	.2	.8	.1	.9	.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 8

INCIDENCE AND CHARACTERISTICS
CANADA
DENTAL CARE PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
III BENEFIT COVERAGE:						
PREVENTIVE AND BASIC TREATMENTS						
1. MAXIMUM NUMBER OF RECALL EXAMINATIONS PAID PER YEAR:						
-ONE	1.5	.3	1.5	.2	.9	.1
-TWO	93.3	96.3	90.9	91.6	90.0	85.8
-OTHER	1.5	.5	1.5	.1	1.8	2.3
-NO MAXIMUM SPECIFIED	3.7	2.9	6.1	8.1	7.3	11.8
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
2. COMPLETE FULL MOUTH SERIES OF X-RAYS:						
-YES, ONCE EVERY:						
-6 MONTHS	.7	.0	.8	.0	.0	.0
-12 MONTHS	6.0	3.0	6.1	3.9	6.4	9.5
-18 MONTHS	.7	.3	.0	.0	.0	.0
-24 MONTHS	50.1	53.2	48.1	45.6	47.8	48.8
-36 MONTHS	32.1	21.9	32.8	31.5	31.2	28.0
-48 MONTHS	.7	.5	.8	.1	.9	.0
-60 MONTHS	1.5	2.5	1.5	.7	1.8	.2
-YES, BUT NO MINIMUM WAITING PERIOD	8.2	18.6	9.9	18.2	11.9	13.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
3. BITE WING X-RAYS:						
-YES, ONCE EVERY:						
-5 MONTHS	4.5	4.3	4.6	4.1	5.5	9.4
-6 MONTHS	59.7	59.6	58.9	51.5	56.9	49.5
-9 TO 12 MONTHS	6.7	3.7	7.6	5.7	7.3	7.3
-24 MONTHS	1.5	1.3	1.5	1.3	1.8	1.3
-36 MONTHS	4.5	2.9	3.8	1.1	3.7	1.6
-YES, BUT NO MINIMUM WAITING PERIOD	17.9	24.5	18.3	31.6	19.3	24.2
-NOT COVERED	5.2	3.7	5.3	4.7	5.5	6.7
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
4. AMALGAM, SILICATE, ACRYLIC AND COMPOSITE RESTORATIONS (FILLINGS):						
-COVERED	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
5. REMOVAL OF ERUPTED AND IMPACTED TEETH (ORAL SURGERY):						
-COVERED	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
6. ENDODONTICS (ROOT CANAL THERAPY):						
-COVERED	95.5	95.6	94.7	97.5	92.7	95.7
-NOT COVERED	4.5	4.4	5.3	2.5	7.3	4.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 8

INCIDENCE AND CHARACTERISTICS
CANADA
DENTAL CARE PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
7. PERIODONTICS (TREATMENT OF GUMS):						
-YES, COVERED WITHOUT RESTRICTION	70.2	69.2	67.9	70.4	62.4	66.2
-YES, BUT A RESTRICTION ON TREATMENT OF OCCLUSAL EQUILIBRATION:						
-8 TIME UNITS PER YEAR	9.7	11.1	10.7	14.2	13.8	6.0
-16 TIME UNITS PER YEAR	.7	.1	.8	.1	.9	.0
-OTHER	1.5	.5	1.5	.8	.9	7.1
-YES, BUT OCCLUSAL EQUILIBRATION EXCLUDED	15.7	17.1	15.3	11.6	17.4	17.4
-NOT COVERED	2.2	2.0	3.8	2.9	4.6	3.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
8. GENERAL ANESTHESIA:						
-COVERED	88.1	86.4	88.5	89.5	88.1	90.3
-NOT COVERED	11.9	13.6	11.5	10.5	11.9	9.7
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
9. ORAL HYGIENE INSTRUCTION:						
-YES, ONCE EVERY:						
-5 MONTHS	1.5	1.2	1.5	.7	.9	.3
-6 MONTHS	19.4	24.7	18.3	25.0	18.3	21.1
-12 MONTHS	6.7	7.3	6.9	14.6	7.3	14.5
-24 MONTHS	.7	.0	.8	.0	.0	.0
-YES, BUT NO MINIMUM WAITING PERIOD	23.1	18.3	22.9	18.0	24.8	15.9
-OTHER	.7	.0	.8	.1	.9	.0
-NOT COVERED	47.9	48.5	48.8	41.6	47.8	48.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
10. RELINE/REBASE OF DENTURES:						
-YES, ONCE EVERY:						
-3 MONTHS	.7	.4	.8	.7	.9	7.1
-6 MONTHS	4.5	2.3	4.6	2.2	4.6	3.3
-12 MONTHS	5.2	8.1	5.3	5.0	5.5	4.7
-24 MONTHS	3.7	6.3	3.8	3.6	4.6	3.9
-36 MONTHS	7.5	4.9	7.6	2.0	8.3	5.1
-60 MONTHS	6.0	2.6	5.3	2.5	4.6	1.8
-YES, BUT NO MINIMUM WAITING PERIOD	64.9	70.0	65.0	81.5	65.1	72.8
-NOT COVERED	7.5	5.4	7.6	2.5	6.4	1.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
11. CLEANING, SCALING, FLUORIDE TREATMENTS:						
-YES, ONCE EVERY:						
-5 MONTHS	6.0	7.8	6.1	7.4	6.4	5.3
-6 MONTHS	74.7	77.1	71.7	75.3	72.5	68.9
-9 TO 12 MONTHS	7.5	6.6	7.6	4.5	8.3	6.6
-24 MONTHS	.7	.4	.8	.9	.0	.0
-YES, BUT NO MINIMUM WAITING PERIOD	10.4	8.1	13.0	11.8	11.9	18.9
-NOT COVERED	.7	.0	.8	.1	.9	.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 8

INCIDENCE AND CHARACTERISTICS
CANADA
DENTAL CARE PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
12. SPACE MAINTAINERS, MOUTH GUARDS:						
-SPACE MAINTAINERS ONLY	53.7	44.6	54.2	44.8	51.4	46.5
-MOUTH GUARDS ONLY	1.5	3.3	1.5	2.4	1.8	1.6
-BOTH SPACE MAINTAINERS AND MOUTH GUARDS	23.9	31.8	23.7	35.1	24.8	31.2
-NOT COVERED	20.9	20.3	20.6	17.7	22.0	20.7
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
MAJOR RESTORATIVE TREATMENTS						
13. CROWNS:						
-COVERED	88.8	84.4	86.3	82.7	79.8	76.9
-NOT COVERED	11.2	15.6	13.7	17.3	20.2	23.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
14. INLAYS:						
-COVERED	80.6	77.5	77.9	76.7	72.5	69.5
-NOT COVERED	19.4	22.5	22.1	23.3	27.5	30.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
15. PROSTHODONTICS (COMPLETE AND PARTIAL DENTURES AND FIXED BRIDGES):						
-YES, ONCE EVERY:						
-3 YEARS	6.7	3.3	6.1	2.3	6.4	1.3
-5 YEARS	54.5	58.2	53.5	58.3	50.5	52.9
-YES, BUT NO MINIMUM WAITING PERIOD	25.4	21.2	24.4	20.9	22.9	25.3
-NOT COVERED	13.4	17.3	16.0	18.5	20.2	20.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
16. ORTHODONTIA:						
-ALL FAMILY MEMBERS	32.1	41.4	31.3	30.1	31.2	30.2
-DEPENDANTS TO AGE:						
-16 AND 17	1.5	.0	1.5	.1	.9	.3
-18	3.7	4.1	3.1	2.3	3.7	.9
-19	6.0	2.3	4.6	1.6	4.6	3.4
-21 AND/OR STUDENTS TO AGE 26	12.7	12.3	12.2	13.3	11.0	22.7
-OTHER	.7	1.5	.8	4.9	.0	.0
-NOT COVERED	43.3	38.4	46.5	47.7	48.6	42.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 8

INCIDENCE AND CHARACTERISTICS
CANADA
DENTAL CARE PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
IV EMPLOYER'S CONTRIBUTION:						
1. PREVENTIVE AND BASIC TREATMENTS:						
-COMPULSORY PLAN:						
-FIXED % PAID BY THE EMPLOYER:						
-NO EMPLOYER CONTRIBUTION	1.5	1.2	.8	.4	.9	.2
-36% TO 50%	3.7	4.7	3.8	3.4	5.5	3.5
-60% TO 67%	3.0	2.4	3.8	8.8	6.4	10.8
-75%	2.2	3.8	2.3	2.6	2.8	2.5
-80% TO 90%	4.5	11.1	3.8	9.3	4.6	3.6
-100%	50.9	54.8	51.1	52.4	51.5	58.1
-VARIABLE %, MAXIMUM OF:						
-94%	.7	.8	.8	1.5	.9	.0
-100%	1.5	1.1	1.5	2.4	1.8	.1
-VOLUNTARY PLAN:						
-FIXED % PAID BY THE EMPLOYER:						
-50%	6.7	8.1	6.9	4.4	6.4	4.1
-60% TO 70%	3.0	1.6	3.8	1.4	3.7	1.2
-75% TO 87%	3.7	.7	4.6	2.1	.9	.4
-100%	13.4	6.6	11.5	4.6	12.8	15.5
-VARIABLE %, MAXIMUM OF						
-100%	1.5	.2	1.5	.3	.9	.0
-OTHER FORMULA	3.7	2.9	3.8	6.4	.9	.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
2. MAJOR RESTORATIVE TREATMENTS:						
-COMPULSORY PLAN:						
-FIXED % PAID BY THE EMPLOYER:						
-NO EMPLOYER CONTRIBUTION	1.5	1.2	.0	.0	.0	.0
-42% TO 50%	3.0	1.6	3.8	3.4	3.7	1.8
-60% TO 67%	3.0	2.4	3.8	8.8	6.4	10.8
-75%	1.5	.6	1.5	2.0	1.8	1.1
-80% TO 90%	3.7	6.5	3.1	3.3	3.7	2.6
-100%	44.8	50.2	42.8	42.8	43.2	47.7
-VARIABLE %, MAXIMUM OF:						
-90% TO 94%	1.5	.9	1.5	1.5	.9	.0
-100%	1.5	1.1	1.5	2.4	1.8	.1
-VOLUNTARY PLAN:						
-FIXED % PAID BY THE EMPLOYER:						
-50%	6.7	8.1	6.9	4.4	6.4	4.1
-60% TO 75%	3.0	1.8	4.6	2.7	3.7	1.5
-77% TO 87%	2.2	.4	2.3	.5	.0	.0
-100%	12.7	6.6	10.7	4.5	10.1	12.0
-VARIABLE %, MAXIMUM OF:						
-100%	1.5	.2	1.5	.3	.9	.0
-OTHER FORMULA	3.7	2.9	3.8	6.4	.9	.0
-NO MAJOR RESTORATIVE COVERAGE	9.7	15.5	12.2	17.0	16.5	18.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 8

INCIDENCE AND CHARACTERISTICS
CANADA
DENTAL CARE PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
3. ORTHODONTIA:						
-COMPULSORY PLAN:						
-FIXED % PAID BY THE EMPLOYER:						
-NO EMPLOYER CONTRIBUTION	1.5	1.2	.0	.0	.0	.0
-50% TO 60%	1.5	.1	2.3	2.9	3.7	5.7
-65% TO 75%	2.2	2.5	2.3	6.1	2.8	4.7
-80% TO 90%	3.7	6.5	3.1	3.3	3.7	2.6
-100%	28.4	35.1	26.7	24.8	26.6	31.8
-VARIABLE %, MAXIMUM OF:						
-100%	.7	.8	.8	1.9	.9	.1
-VOLUNTARY PLAN:						
-FIXED % PAID BY THE EMPLOYER:						
-50%	3.7	6.7	3.1	1.9	3.7	.9
-60% TO 70%	1.5	1.5	2.3	1.1	1.8	.4
-75% TO 87%	1.5	.2	1.5	.3	.0	.0
-100%	7.5	3.9	6.9	3.4	6.4	11.2
-VARIABLE %, MAXIMUM OF:						
-100%	1.5	.2	1.5	.3	.9	.0
-OTHER FORMULA	3.0	2.8	3.1	6.3	.9	.0
-NO ORTHODONTIC COVERAGE	43.3	38.5	46.4	47.7	48.6	42.6
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
V ANNUAL DEDUCTIBLE PER INDIVIDUAL AND PER FAMILY:						
1. PREVENTIVE AND BASIC TREATMENTS:						
-DEDUCTIBLE INCLUDED IN DEDUCTIBLE FOR MAJOR MEDICAL/SURGICAL BENEFITS	5.2	7.5	4.6	5.6	3.7	1.5
-DEDUCTIBLE OF \$25 PER INDIVIDUAL	.7	.1	.8	.1	.9	.4
-DEDUCTIBLE OF \$15 PER FAMILY	.7	.2	.0	.0	.0	.0
-DEDUCTIBLE OF \$25 OR \$35 PER FAMILY	3.7	3.4	3.8	2.2	2.8	6.5
-DEDUCTIBLE OF \$10 PER INDIVIDUAL AND OF \$20 PER FAMILY	1.5	1.3	1.5	1.0	1.8	.4
-DEDUCTIBLE OF \$25 PER INDIVIDUAL AND OF \$25 PER FAMILY	4.5	3.5	4.6	4.9	3.7	1.1
-DEDUCTIBLE OF \$25 PER INDIVIDUAL AND OF \$50 PER FAMILY	4.5	.6	4.6	.5	4.6	2.1
-DEDUCTIBLE OF \$25 PER INDIVIDUAL AND OF \$75 PER FAMILY	.7	.3	.8	1.3	.9	.0
-DEDUCTIBLE OF \$50 PER INDIVIDUAL AND OF \$100 PER FAMILY	.7	.6	.8	1.0	.9	.1
-LIFETIME DEDUCTIBLE OF \$50 PER INDIVIDUAL	.7	.1	.8	.2	.0	.0
-VARIES WITH BENEFIT	1.5	.6	1.5	1.0	.9	.7
-OTHER	2.2	.3	1.5	.1	.9	.0
-NO DEDUCTIBLE FOR BASIC DENTAL SERVICES	73.4	81.5	74.7	82.1	78.9	87.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 8

INCIDENCE AND CHARACTERISTICS
CANADA
DENTAL CARE PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
2. MAJOR RESTORATIVE TREATMENTS:						
-DEDUCTIBLE INCLUDED IN DEDUCTIBLE FOR PREVENTIVE CARE	14.9	8.8	14.5	8.8	11.0	9.3
-DEDUCTIBLE INCLUDED IN THE DEDUCTIBLE FOR MAJOR MEDICAL/ SURGICAL BENEFITS	6.7	7.5	5.3	5.5	3.7	1.3
-DEDUCTIBLE OF \$25 PER INDIVIDUAL	1.5	.7	1.5	.4	.9	.2
-DEDUCTIBLE OF \$25 PER FAMILY	.7	.2	.0	.0	.0	.0
-DEDUCTIBLE OF \$50 PER FAMILY	.0	.0	.8	.6	.0	.0
-DEDUCTIBLE OF \$10 PER INDIVIDUAL AND OF \$20 PER FAMILY	.0	.0	.0	.0	.9	.1
-DEDUCTIBLE OF \$25 PER INDIVIDUAL AND OF \$50 PER FAMILY	3.0	2.2	3.1	.9	4.6	6.2
-DEDUCTIBLE OF \$25 PER INDIVIDUAL AND OF \$75 PER FAMILY	.0	.0	.0	.0	.9	.4
-DEDUCTIBLE OF \$50 PER INDIVIDUAL AND OF \$100 PER FAMILY	1.5	2.4	1.5	7.0	1.8	.1
-NO DEDUCTIBLE FOR MAJOR RESTORATIVE TREATMENTS	61.3	62.7	60.3	59.8	58.8	63.5
-NO MAJOR RESTORATIVE COVERAGE	10.4	15.5	13.0	17.0	17.4	18.9
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
3. ORTHODONTIA:						
-DEDUCTIBLE INCLUDED IN DEDUCTIBLE FOR BASIC DENTAL SERVICES	9.7	3.9	9.2	4.4	5.5	.6
-DEDUCTIBLE INCLUDED IN DEDUCTIBLE FOR MAJOR RESTORATIVE TREATMENTS	.7	.8	.8	.3	1.8	5.6
-DEDUCTIBLE INCLUDED IN DEDUCTIBLE FOR MAJOR MEDICAL/SURGICAL BENEFITS	4.5	6.6	3.1	2.9	1.8	.1
-DEDUCTIBLE OF \$25 PER INDIVIDUAL AND OF \$50 PER FAMILY	.7	.0	.8	.0	.9	.0
-OTHER	1.5	1.6	1.5	5.0	.9	.0
-NO DEDUCTIBLE FOR ORTHODONTIA	38.8	47.8	37.4	39.3	40.4	51.1
-NO ORTHODONTIA COVERAGE	44.1	39.3	47.2	48.1	48.7	42.6
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 8

INCIDENCE AND CHARACTERISTICS
CANADA
DENTAL CARE PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
VI CO-INSURANCE:						
1. PERCENTAGE OF BASIC DENTAL SERVICES PAID BY THE PLAN AFTER DEDUCTIBLE IS PAID:						
-1988 FEE SCHEDULE:						
-100%	26.3	29.6	24.0	18.9	26.8	36.0
-90%	3.0	3.4	.8	.2	1.8	.6
-80%	18.7	13.7	21.4	21.0	18.3	11.0
-70% TO 75%	1.5	12.3	1.5	7.8	1.8	3.0
-50%	.0	.0	.8	1.7	.0	.0
-VARIES WITH TREATMENT	1.5	.6	.8	.4	.0	.0
-VARIES ON ANOTHER BASIS	3.0	1.8	3.1	5.5	.0	.0
-1987 FEE SCHEDULE:						
-100%	17.9	13.1	17.6	11.8	17.4	12.0
-80%	9.7	8.3	8.4	4.5	5.5	1.1
-65% TO 75%	2.2	2.7	2.3	3.0	3.7	1.1
-VARIES WITH TREATMENT	1.5	.8	1.5	1.5	.9	.0
-VARIES ON ANOTHER BASIS	.7	.3	.8	1.0	.0	.0
-1986 FEE SCHEDULE:						
-100%	6.0	9.4	6.9	13.9	10.1	11.8
-80% TO 90%	3.7	1.0	4.6	1.8	4.6	.9
-75%	.7	.1	.8	.1	.9	.2
-1985 FEE SCHEDULE:						
-100%	2.2	2.6	2.3	4.3	4.6	13.1
-70%	.0	.0	.0	.0	.9	.7
-1984 FEE SCHEDULE:						
-100%	.0	.0	.8	2.1	.9	7.9
-VARIES WITH TREATMENT	.7	.1	.8	.2	.9	.3
-OTHER	.7	.2	.8	.3	.9	.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 8

INCIDENCE AND CHARACTERISTICS
CANADA
DENTAL CARE PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
2. PERCENTAGE OF MAJOR RESTORATIVE EXPENSES PAID BY THE PLAN AFTER DEDUCTIBLE IS PAID:						
-1988 FEE SCHEDULE:						
-100%	3.0	1.0	2.3	.4	1.8	1.7
-80% TO 90%	4.5	.6	4.6	1.1	3.7	7.7
-70% TO 75%	4.5	13.5	3.1	6.9	2.8	2.0
-50% TO 60%	34.6	36.5	33.4	36.7	31.3	27.5
-VARIES WITH TREATMENT	1.5	2.5	1.5	6.6	1.8	4.7
-VARIES ON ANOTHER BASIS	1.5	.1	1.5	.3	.0	.0
-1987 FEE SCHEDULE:						
-100%	2.2	.5	2.3	2.8	2.8	1.2
-80%	6.0	3.5	6.1	2.3	3.7	2.5
-60%	3.0	2.0	2.3	.8	2.8	1.4
-50%	17.9	16.9	16.8	13.2	14.7	7.7
-VARIES WITH TREATMENT	.7	.1	.8	.1	.9	1.1
-1986 FEE SCHEDULE:						
-75% TO 80%	1.5	.1	1.5	.2	1.8	.2
-55% TO 60%	.7	.8	1.5	1.8	1.8	.7
-50%	4.5	2.2	5.3	2.9	6.4	6.5
-VARIES WITH TREATMENT	.7	1.2	.8	2.1	.9	2.6
-1985 FEE SCHEDULE:						
-100%	.7	.4	.8	.4	.9	1.0
-80%	.7	1.3	.8	3.2	1.8	10.1
-50%	.7	1.0	.8	.7	.9	1.9
-1984 FEE SCHEDULE:						
-50%	.7	.1	.8	.2	.9	.3
-OTHER	.7	.2	.8	.3	.9	.3
-NO MAJOR RESTORATIVE COVERAGE	9.7	15.5	12.2	17.0	17.4	18.9
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
3. PERCENTAGE OF ORTHODONTIC EXPENSES PAID BY THE PLAN AFTER DEDUCTIBLE IS PAID:						
-1988 FEE SCHEDULE:						
-100%	.7	.1	.8	.2	.0	.0
-90%	.0	.0	.0	.0	.9	.3
-75% TO 80%	1.5	1.3	.0	.0	.0	.0
-50%	29.1	39.0	28.2	30.9	27.5	31.8
-VARIES ON ANOTHER BASIS	1.5	1.5	1.5	5.0	.0	.0
-1987 FEE SCHEDULE:						
-100%	.7	.3	.8	1.3	.9	.0
-60%	1.5	.1	1.5	.2	1.8	.5
-50%	16.4	14.9	14.5	8.6	11.9	6.8
-1986 FEE SCHEDULE:						
-100%	.7	.2	.8	.1	.0	.0
-50%	2.2	1.6	3.1	2.2	5.5	5.8
-1985 FEE SCHEDULE:						
-80%	.7	.4	.8	.4	.9	1.0
-50%	.0	.0	.0	.0	.9	1.9
-1982 FEE SCHEDULE:						
-60%	.7	1.3	.8	3.2	.9	9.4
-OTHER	.7	.9	.8	.4	.0	.0
-NO ORTHODONTIC COVERAGE	43.6	38.4	46.4	47.5	48.8	42.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 8

INCIDENCE AND CHARACTERISTICS
CANADA
DENTAL CARE PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
4. POLICY ON FEE SCHEDULE USED:						
-CURRENT FEE SCHEDULE	71.0	65.6	67.8	62.3	59.6	56.1
-CURRENT MINUS ONE YEAR	9.7	11.6	9.2	13.4	9.2	7.1
-CURRENT MINUS THREE YEARS	.7	.4	.8	.4	.9	1.0
-DETERMINED THROUGH NEGOTIATION OR COLLECTIVE BARGAINING	.7	.1	3.8	3.7	8.3	12.0
-OTHER	.7	.0	.8	.0	1.8	.5
-NO POLICY, FEE SCHEDULE UPDATED ON AN AD HOC BASIS	17.2	22.3	17.6	20.2	20.2	23.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
VII MAXIMUM AMOUNT OF COVERAGE PER YEAR:						
1. PREVENTIVE AND BASIC DENTAL SERVICES:						
-\$500 TO \$600	1.5	2.4	.8	2.2	.9	.3
-\$750 TO \$900	2.2	2.4	2.3	1.1	2.8	6.5
-\$1000	33.6	23.6	34.4	19.5	36.8	28.0
-\$1100 TO \$1300	6.0	3.7	6.9	6.5	7.3	7.5
-\$1500	4.5	4.8	2.3	1.1	.9	.0
-\$2000	6.0	4.3	6.1	6.1	4.6	2.0
-\$2500	.7	.6	.8	1.0	.9	.1
-\$5000	1.5	.3	1.5	.3	1.8	.6
-\$7000	.0	.0	.0	.0	.9	.3
-\$10000	.7	11.0	.8	5.9	.9	1.3
-OTHER	6.0	2.5	6.9	3.7	5.5	9.0
-NO MAXIMUM SPECIFIED	37.3	44.4	37.2	52.6	36.7	44.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
2. MAJOR RESTORATIVE TREATMENTS:						
-MAXIMUM ANNUAL AMOUNT INCLUDED IN AMOUNT STATED FOR PREVENTIVE CARE	53.8	49.4	52.6	40.0	49.6	42.9
-\$500 TO \$800	3.0	1.9	3.1	5.4	1.8	.3
-\$1000	6.7	5.7	6.9	5.6	6.4	6.4
-\$1250 TO \$1500	3.0	3.6	3.1	5.7	3.7	12.3
-\$2000 TO \$3000	1.5	.2	1.5	.4	2.8	1.2
-OTHER	1.5	.8	1.5	.7	1.8	.1
-NO MAXIMUM SPECIFIED	20.1	22.9	18.3	25.2	15.6	17.8
-NO MAJOR RESTORATIVE COVERAGE	10.4	15.5	13.0	17.0	18.3	19.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 8

INCIDENCE AND CHARACTERISTICS
CANADA
DENTAL CARE PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
3. ORTHODONTIA:						
-MAXIMUM ANNUAL AMOUNT INCLUDED IN AMOUNT STATED FOR BASIC DENTAL CARE	7.5	3.4	6.9	2.7	5.5	.9
- \$1000	1.5	2.2	.8	2.1	1.8	2.0
- \$3000	.7	.0	.8	.0	.0	.0
-LIFETIME MAXIMUM BETWEEN \$500 AND \$750 PER INDIVIDUAL	3.7	1.3	4.6	1.4	4.6	1.4
-LIFETIME MAXIMUM BETWEEN \$800 AND \$850 PER INDIVIDUAL	.7	.2	1.5	3.1	3.7	3.2
-LIFETIME MAXIMUM OF \$1000 PER INDIVIDUAL	12.7	10.5	13.0	13.8	12.8	19.3
-LIFETIME MAXIMUM OF \$1200 PER INDIVIDUAL	2.2	.8	2.3	.7	1.8	.5
-LIFETIME MAXIMUM OF \$1250 PER INDIVIDUAL	3.0	2.5	3.1	1.4	1.8	2.2
-LIFETIME MAXIMUM OF \$1500 PER INDIVIDUAL	11.9	12.4	10.7	10.4	8.3	22.6
-LIFETIME MAXIMUM BETWEEN \$1600 AND \$1750 PER INDIVIDUAL	1.5	12.6	1.5	6.6	1.8	2.2
-LIFETIME MAXIMUM BETWEEN \$2000 AND \$3000 PER INDIVIDUAL	6.0	5.0	5.3	3.9	4.6	2.3
-LIFETIME MAXIMUM OF \$5000 PER INDIVIDUAL	.0	.0	.0	.0	.9	.1
-OTHER	3.0	4.0	3.1	6.3	2.8	.6
-NO MAXIMUM SPECIFIED	2.2	6.7	.0	.0	.9	.3
-NO ORTHODONTIC COVERAGE	43.4	38.4	46.4	47.6	48.7	42.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

VIII RETIRED EMPLOYEES:

1. DENTAL CARE COVERAGE AVAILABLE TO RETIRED EMPLOYEES:						
* -SAME AS ACTIVE EMPLOYEES	25.4	39.6	25.2	42.0	23.9	26.6
* -REDUCED LEVEL OF COVERAGE	4.5	3.9	4.6	6.0	4.6	6.3
* -EARLY RETIREMENT SITUATIONS TO AGE 65	11.2	13.0	10.7	16.5	11.0	11.8
-NOT AVAILABLE	58.9	43.5	59.5	35.5	60.5	55.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN " * "

TABLE 8

INCIDENCE AND CHARACTERISTICS
CANADA
DENTAL CARE PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
+ 2. EMPLOYER'S CONTRIBUTION TO PREMIUM COST:						
-SAME AS ACTIVE EMPLOYEES	81.9	89.3	79.2	80.6	76.8	82.0
-HIGHER PERCENTAGE DIFFERENCE:						
-50%	1.8	.5	1.9	.4	2.3	.7
-100%	1.8	2.5	1.9	1.2	2.3	.4
-LOWER PERCENTAGE DIFFERENCE:						
-50%	1.8	.3	1.9	.6	2.3	.2
-OTHER	1.8	.2	1.9	.4	2.3	.6
-NO EMPLOYER CONTRIBUTION	10.9	7.2	13.2	16.8	14.0	16.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "*"

SALARY CONTINUATION PLANS

SECTION 9: SHORT-TERM DISABILITY PLANS
SECTION 10: FORMAL PAID SICK LEAVE PLANS
SECTION 11: SICKNESS INDEMNITY INSURANCE PLANS
SECTION 12: COMBINED FORMAL PAID SICK LEAVE AND
SICKNESS INDEMNITY INSURANCE PLANS .
SECTION 13: LONG-TERM DISABILITY PLANS

9. SHORT TERM DISABILITY PLANS

This section is a summary of the different types of plans which provide sick or injured employees, who are temporarily incapable of working, with some form of revenue. Those plans which are drawn up according to a formal policy of the employer or a written agreement between the employer and the employees, are described under one of the following types of short-term disability plans:

Formal paid sick leave plans,
Sickness indemnity plans, and
Combined formal paid sick leave and sickness insurance plans.

Each of these types of plans will be described in their respective sections.

TABLE 9

INCIDENCE AND CHARACTERISTICS
CANADA
SHORT TERM DISABILITY PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	NUMBER		NUMBER		NUMBER	
	ESTAB.	EMPL.	ESTAB.	EMPL.	ESTAB.	EMPL.
INCIDENCE - NUMBER						
PLAN PROVIDED	145	73,217	145	78,486	135	99,602
PLAN NOT PROVIDED	4	308	4	313	5	2,535
TOTAL NUMBER	149	73,525	149	78,799	140	102,137
	PERCENT		PERCENT		PERCENT	
	ESTAB.	EMPL.	ESTAB.	EMPL.	ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
PLAN PROVIDED	97.3	99.6	97.3	99.6	96.4	97.5
PLAN NOT PROVIDED	2.7	.4	2.7	.4	3.6	2.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
CHARACTERISTICS OF PLANS PROVIDED						
I TYPE OF SHORT TERM DISABILITY PLAN PROVIDED TO THE MAJORITY OF EMPLOYEES IN EACH CATEGORY:						
-A FORMAL PAID SICK LEAVE PLAN	82.1	87.0	76.6	79.2	52.6	45.9
-A SICKNESS INDEMNITY PLAN	5.5	5.0	6.2	4.1	26.7	41.3
-A COMBINED FORMAL PAID SICK LEAVE AND SICKNESS INDEMNITY PLAN	12.4	8.0	17.2	16.7	20.7	12.8
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

10. FORMAL PAID SICK LEAVE PLANS

A formal paid sick leave plan is a self-insured, employer-financed and administered plan to which the employer is committed in writing; the employer assumes the full cost of the plan and all the risks it entails in required payments. Formal paid sick leave plans usually involve crediting or allocating a certain number of days to an employee, to use as sick leave for non-occupational accidents or illnesses. Sick leave credits may be cumulative or non-cumulative.

Under a cumulative leave plan, credits earned during one year and not used, may be carried over into the following years for use; however, used credits are not renewed (i.e. credits are cumulative but so are debits). The number of days credited per year is usually constant but may vary with service. Most plans state that one credit is worth one normal day's pay when used.

Sick leave is non-cumulative when the employee's entitlement is renewed on a yearly basis or after each illness. In a plan where the entitlement is renewed annually, the organization grants a certain number of days or credits to an employee at the beginning of the fiscal, calendar or service year. The number of days or credits thus allocated may be constant or vary with service; the rate of pay at which they are remunerated when used by the employee may also be constant or vary with length of service and/or length of absence. At the end of the year, the remainder of the unused sick leave credits are not carried over into the next year, but the employee's entitlement is re-established as determined by organizational policy (i.e. sick leave credits are not cumulative, but neither are the debits). The same procedure applies to non-cumulative sick leave credits granted on a per illness basis, except that the sick leave entitlement is renewed after each illness.

Several plans encountered have both cumulative and non-cumulative sick leave credits. A given number of days are credited each year which accumulate from year to year if unused. Should an employee require sick leave in excess of the credits he/she has accumulated, he/she is granted non-cumulative sick leave until the total duration of leave equals a specified time period.

The characteristics are compiled under the following headings:

- I Employees eligible for coverage under the plan
- II Waiting period for benefits for a non-occupational accident or illness
- III Type of sick leave credits provided by plan
- IV Plan has both cumulative and non-cumulative sick leave credits
- V Percentage of base pay while on sick leave
- VI Compensation for unused sick leave credits
- VII Method of control of sick leave usage

EXPLANATORY NOTES

II Three establishments report that the waiting period for a non-occupational illness "VARIES WITH SICK LEAVE USAGE". One establishment with a two-day waiting period for the Non-Office category waives one day after ten days of illness and the second day after 15 days of illness. A second establishment for Office and Non-Office employees, has a policy of three waiting days for benefits for a non-occupational illness. If the employee has no sick leave claims for the previous one-year period this requirement is waived. The third establishment with a seven-day waiting period did not provide details.

Three establishments report under the heading "OTHER". The first establishment reports, for its Office staff, a waiting period of one day for illness or accident if the employee has less than five years of service but no waiting period if more than five years of service. The second establishment reports, for its Non-Office staff, a waiting period of three days for illness or accident, but no waiting period if the employee is hospitalized. The third establishment reports, for its Office and Non-Office staff, a five day attendance bonus which may be used against the normal waiting period of three working days. Unused bonus days are paid out at year-end.

III-2-A Seven establishments report entitlement on "BOTH PER YEAR AND PER ILLNESS" basis. The first establishment provides ten days per year of service to a maximum of 260 days plus 80% of pay on a per illness basis until LTD begins for the three employee categories. The second establishment provides up to a maximum of 465 days depending on service for Management/Professional and Office employees. The third establishment provides Office and Non-office employees with full pay for the first three days of illness and then 70% to 80% of regular pay, which varies with the employee's length of service, for up to 26 weeks. The leave granted at full salary cannot exceed three days per illness or ten days per year. The fourth establishment provides its employees in the three categories with 18 days per year for casual illnesses (i.e. three days or less) and 100 days per disability for periods longer than three days. The fifth establishment gives two weeks per year at 100% pay and 15 weeks per illness at 75% pay for Management/Professional and Office categories. A sixth establishment has eight days per year and 60 days per illness for Management/Professional and Office employees. For Office and Non-Office categories, the seventh establishment gives 9.6 days per year plus 520 days per illness.

One establishment reporting "OTHER" for Management/Professional and Office employees has an annual entitlement of one to six months depending on service and adjusted for sick leave taken in the preceding four years. In addition, there is leave on an illness basis at 75% of pay for up to a total absence of 26 weeks.

III-2-B The entitlement of the establishment under the heading "OTHER" has been described in the notes for III-2-A

III-2-C One establishment reporting under the heading "OTHER" has its entitlement for Management/Professional and Office employees described in III-2-A. A second establishment's entitlement is 180 calendar days per illness for the Management/Professional category.

V One establishment reporting under "OTHER" provides compensation for Non-Office employees based on wage group ranging from \$258 to \$339 per week. A second establishment varies pay from 75% to 100% based on length of service, length of absence, and sick leave taken during the previous four years for Management/Professional and Office employees.

VI One establishment under the heading "OTHER" was unable to report on whether employees are ever compensated for unused non-cumulative sick leave credits due to internal problems.

VI-1 One of the two establishments which report under "OTHER FORMULA USED" permits all three categories of employees to vest a certain number of days to a credit bank every year, such that on retirement, voluntary separation, lay-off or death the days banked will be liquidated. The formula used to determine the number of days which may be banked is:

number of days which		half the number
may be vested that	<u>less</u>	of days of sick
year (varies with		leave used that
service)		year

The second employer uses the following formula to liquidate sick leave on retirement for their Office and Non-office employees:

2% X	number of years	X	accumulated	X	average daily rate
	of service		sick leave		of pay for last
	(maximum 30		credits		10 years
	years)				

VI-2 One establishment reporting under "OTHER" compensates sick leave credits at 50% of pay prior to age 60 and at 100% after age 60 for all employee categories.

VII Control is exercised through both a physician on retainer and medical certificate at one establishment reporting under "OTHER" for all employee categories.

TABLE 10

INCIDENCE AND CHARACTERISTICS
CANADA
FORMAL PAID SICK LEAVE PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.
INCIDENCE - NUMBER						
PLAN PROVIDED	119	63,694	111	62,125	71	45,685
PLAN NOT PROVIDED	30	9,831	38	16,674	69	56,452
TOTAL NUMBER	149	73,525	149	78,799	140	102,137
	PERCENT ESTAB.		PERCENT ESTAB.		PERCENT ESTAB.	
	EMPL.		EMPL.		EMPL.	
INCIDENCE - PERCENTAGE						
PLAN PROVIDED	79.9	86.6	74.5	78.8	50.7	44.7
PLAN NOT PROVIDED	20.1	13.4	25.5	21.2	49.3	55.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
CHARACTERISTICS OF PLAN PROVIDED						
I EMPLOYEES ELIGIBLE FOR COVERAGE UNDER THE PLAN:						
-ALL EMPLOYEES	56.3	63.5	49.6	40.6	42.3	37.2
-ALL EMPLOYEES WHO MEET THE SERVICE REQUIREMENT OF:						
-1 TO 2 MONTHS	5.9	2.8	5.4	4.8	1.4	.1
-3 MONTHS	37.0	33.5	44.1	53.6	52.1	60.6
-12 MONTHS	.8	.2	.9	1.0	4.2	2.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 10

INCIDENCE AND CHARACTERISTICS
CANADA
FORMAL PAID SICK LEAVE PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
II WAITING PERIOD FOR BENEFITS FOR A NON- OCCUPATIONAL ACCIDENT OR ILLNESS:						
-STATED IN WORKING DAYS:						
-NO WAITING PERIOD FOR ACCIDENTS, 1 TO 3 DAYS FOR ILLNESSES	.0	.0	1.8	2.9	7.0	3.6
-1 DAY FOR ACCIDENTS, 1 DAY FOR ILLNESSES	.0	.0	.0	.0	1.4	1.4
-3 DAYS FOR ACCIDENTS, 3 DAYS FOR ILLNESSES	.0	.0	.0	.0	1.4	.5
-STATED IN CALENDAR DAYS:						
-NO WAITING PERIOD FOR ACCIDENTS, 3 DAYS FOR ILLNESSES	.0	.0	.0	.0	1.4	1.9
-NO WAITING PERIOD FOR ACCIDENTS, 7 DAYS FOR ILLNESSES	.8	.2	.9	.4	1.4	.5
-1 DAY FOR ACCIDENTS, 3 DAYS FOR ILLNESSES	.0	.0	.0	.0	1.4	.1
-14 DAYS FOR ACCIDENTS, 14 DAYS FOR ILLNESSES	.0	.0	.0	.0	1.4	.1
-VARIES WITH SICK LEAVE USAGE WITH A MAXIMUM OF:						
-2 TO 3 DAYS	.0	.0	.9	.3	2.8	13.3
-7 DAYS	.0	.0	.9	.5	1.4	.0
-OTHER	.0	.0	1.8	1.8	2.8	3.5
-NO WAITING PERIOD	99.2	99.8	93.7	94.1	77.6	75.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
III TYPE OF SICK LEAVE CREDITS PROVIDED BY PLAN:						
* -CUMULATIVE	10.1	14.3	14.4	19.8	22.5	37.6
** -NON-CUMULATIVE	85.7	80.6	80.2	77.0	71.9	57.4
-BOTH CUMULATIVE AND NON-CUMULATIVE	4.2	5.1	5.4	3.2	5.6	5.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

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INCIDENCE AND CHARACTERISTICS
CANADA
FORMAL PAID SICK LEAVE PLANS
JANUARY 1, 1988

	MANAGEMENT / PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
1. CUMULATIVE LEAVE:						
+ A. ANNUAL RATE OF ACCUMULATION:						
-IN WORKING DAYS:						
-6 DAYS	8.3	.1	6.3	.1	6.3	.1
-12 DAYS	.0	.0	6.3	1.4	12.5	28.8
-15 DAYS	25.0	14.9	12.5	15.9	12.5	9.0
-16 DAYS	8.3	.6	6.3	.5	6.3	.0
-18 DAYS	33.4	35.6	30.9	13.9	37.2	20.2
-20 DAYS	16.7	35.6	12.5	16.9	.0	.0
-24 DAYS	.0	.0	6.3	1.9	6.3	2.3
-VARIES WITH SERVICE WITH A MAXIMUM OF:						
-18 DAYS	.0	.0	6.3	7.0	6.3	5.7
-22 DAYS	8.3	13.2	6.3	11.4	6.3	9.9
-200 DAYS	.0	.0	6.3	31.0	6.3	24.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ B. MAXIMUM ACCUMULATION ALLOWED:						
-120 TO 130 DAYS	16.7	24.1	.0	.0	6.3	.4
-150 TO 156 DAYS	16.7	19.8	18.8	16.5	18.8	14.2
-176 DAYS	8.3	13.2	6.3	11.4	6.3	9.9
-180 TO 200 DAYS	16.7	28.4	18.8	11.0	18.8	13.0
-240 TO 261 DAYS	8.3	7.8	18.8	18.9	12.5	3.8
-520 DAYS	.0	.0	6.3	30.9	6.3	24.0
-NO MAXIMUM SPECIFIED	33.3	6.7	31.0	11.3	31.0	34.7
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
2. NON-CUMULATIVE LEAVE:						
++ A. BASIS OF ENTITLEMENT:						
-PER YEAR	13.7	9.7	12.4	8.2	11.8	10.6
-PER ILLNESS	80.4	83.0	78.6	82.6	80.4	59.9
-ON BOTH PER YEAR AND PER ILLNESS	4.9	6.9	7.9	8.9	7.8	29.5
-OTHER	1.0	.4	1.1	.3	.0	.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
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TABLE 10

INCIDENCE AND CHARACTERISTICS
CANADA
FORMAL PAID SICK LEAVE PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
++ B. ENTITLEMENT PER YEAR:						
-6 DAYS	.0	.0	.0	.0	2.0	.9
-22 DAYS	.0	.0	1.1	.4	.0	.0
-75 DAYS	1.0	.1	.0	.0	.0	.0
-85 DAYS	2.9	3.0	1.1	.3	2.0	.3
-130 DAYS	2.9	4.3	2.2	1.4	2.0	.0
-131 DAYS	1.0	.3	.0	.0	.0	.0
-VARIES WITH SERVICE WITH A MAXIMUM OF:						
-15 DAYS	1.0	.1	1.1	.1	2.0	.8
-65 DAYS	.0	.0	1.1	.1	.0	.0
-85 DAYS	.0	.0	1.1	4.3	2.0	3.3
-100 DAYS	1.0	.1	1.1	.5	.0	.0
-130 DAYS	2.9	.5	2.2	.2	.0	.0
-260 DAYS	1.0	1.4	1.1	.9	2.0	5.3
-OTHER	1.0	.4	1.1	.3	.0	.0
-N/A, PER ILLNESS ENTITLEMENT	80.4	82.9	78.9	82.6	80.2	59.9
-N/A, BOTH PER YEAR AND PER ILLNESS	4.9	6.9	7.9	8.9	7.8	29.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
++ C. ENTITLEMENT PER ILLNESS:						
-55 TO 65 DAYS	2.0	1.2	1.1	.1	2.0	.2
-75 DAYS	6.9	14.5	7.9	16.3	13.7	8.4
-80 TO 85 DAYS	5.9	4.5	5.6	3.2	7.8	6.6
-126 DAYS	1.0	2.4	1.1	1.8	.0	.0
-130 DAYS	41.1	33.7	41.6	41.9	29.4	16.8
-180 DAYS	1.0	1.0	.0	.0	.0	.0
-195 DAYS	.0	.0	.0	.0	2.0	.9
-260 DAYS	7.8	20.0	4.5	11.5	9.8	17.7
-VARIES WITH SERVICE WITH A MAXIMUM OF:						
-65 DAYS	1.0	.0	1.1	.2	.0	.0
-130 DAYS	5.9	1.4	5.6	.9	5.9	1.1
-180 TO 195 DAYS	2.9	.8	4.5	1.0	.0	.0
-260 DAYS	3.9	3.4	4.5	4.8	7.8	5.8
-265 DAYS	.0	.0	1.1	.9	2.0	2.4
-OTHER	2.0	.5	1.1	.3	.0	.0
-N/A, PER YEAR ENTITLEMENT	13.7	9.7	12.4	8.2	11.8	10.6
-N/A, BOTH PER YEAR AND PER ILLNESS	4.9	6.9	7.9	8.9	7.8	29.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
IV PLAN HAS BOTH CUMULATIVE AND NON- CUMULATIVE SICK LEAVE CREDITS:						
* -YES	4.2	5.1	5.4	3.2	5.6	5.0
-NO	95.8	94.9	94.6	96.8	94.4	95.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

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INCIDENCE AND CHARACTERISTICS
CANADA
FORMAL PAID SICK LEAVE PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
+ 1. NUMBER OF DAYS OF CUMULATIVE LEAVE CREDITED PER YEAR:						
-4 DAYS	.0	.0	16.7	14.0	25.0	19.8
-10 DAYS	20.0	59.8	16.7	23.2	.0	.0
-12 DAYS	20.0	7.4	16.7	9.4	.0	.0
-15 DAYS	60.0	32.8	49.9	53.4	75.0	80.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 2. MAXIMUM ACCUMULATION ALLOWED:						
-25 DAYS	.0	.0	16.7	14.0	25.0	19.8
-130 DAYS	20.0	59.7	16.7	23.2	.0	.0
-250 DAYS	20.0	8.0	16.7	20.4	25.0	15.2
-N/A, NO MAXIMUM SPECIFIED	60.0	32.3	49.9	42.4	50.0	65.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 3. TOTAL LENGTH OF ABSENCE COVERED BY BOTH CUMULATIVE AND NON-CUMULATIVE LEAVE:						
-17 WEEKS	20.0	21.3	16.7	28.6	25.0	64.6
-26 WEEKS	40.0	67.1	33.2	32.6	.0	.0
-27 WEEKS	.0	.0	16.7	14.0	25.0	19.8
-52 WEEKS	20.0	3.6	16.7	4.4	25.0	.4
-TO EXTENT OF CUMULATIVE SICK LEAVE CREDITS PLUS:						
-15 WEEKS	20.0	8.0	16.7	20.4	25.0	15.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

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CANADA
FORMAL PAID SICK LEAVE PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
V PERCENTAGE OF BASE PAY WHILE ON SICK LEAVE:						
-67%	.0	.0	.0	.0	4.2	.9
-70% TO 80%	.0	.0	.0	.0	4.2	5.5
-100%	41.4	58.5	34.3	47.1	39.7	50.6
-VARIES WITH LENGTH OF ABSENCE WITH A MINIMUM OF:						
-55%	.8	.1	.9	2.3	.0	.0
-60%	.8	.1	.9	.2	1.4	.3
-67% TO 70%	3.4	1.7	3.6	1.3	1.4	1.0
-75% TO 80%	4.2	2.3	4.5	1.5	2.8	3.6
-VARIES WITH SERVICE WITH A MINIMUM OF:						
-66%	.8	.2	.9	.2	1.4	.2
-67%	3.4	5.1	4.5	5.4	5.6	2.6
-75%	2.5	2.1	1.8	.1	1.4	.0
-VARIES WITH BOTH LENGTH OF ABSENCE AND SERVICE, WITH A MINIMUM OF:						
-50%	5.0	1.7	5.4	3.2	5.6	3.0
-60% TO 65%	6.7	1.2	6.3	2.1	2.8	.0
-67%	16.8	12.8	20.7	13.3	16.9	12.8
-70%	6.7	2.4	8.1	2.8	4.2	15.7
-75%	5.0	5.0	5.4	10.1	5.6	.4
-80%	1.7	6.5	1.8	10.1	1.4	2.8
-OTHER	.8	.3	.9	.3	1.4	.6
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
VI COMPENSATION FOR UNUSED SICK LEAVE CREDITS:						
-NON-CUMULATIVE LEAVE:						
-COMPENSATION AT THE END OF EACH YEAR	.8	.0	1.8	.6	2.8	.8
-OTHER	.8	.2	.9	.5	1.4	.0
-NO COMPENSATION	84.2	80.4	77.5	75.9	67.7	56.6
-CUMULATIVE LEAVE:						
* -UPON RETIREMENT	.8	1.6	.9	.7	1.4	1.7
* -UPON RETIREMENT, RESIGNATION OR INVOLUNTARY SEVERANCE	.0	.0	.0	.0	1.4	.1
* -UPON RETIREMENT, RESIGNATION OR DEATH	.0	.0	.9	1.4	2.8	3.5
* -UPON RETIREMENT, RESIGNATION, INVOLUNTARY SEVERANCE OR DEATH	2.5	2.1	2.7	2.7	5.6	5.5
-NO COMPENSATION	6.7	10.6	9.9	15.1	11.3	26.8
-BOTH CUMULATIVE AND NON-CUMULATIVE LEAVE:						
* -UPON RETIREMENT, RESIGNATION, INVOLUNTARY SEVERANCE OR DEATH	.0	.0	.9	.4	1.4	1.0
* -UPON RETIREMENT OR DEATH	.8	.2	.9	.1	1.4	.0
-NO COMPENSATION	3.4	4.9	3.6	2.6	2.8	4.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

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CANADA
FORMAL PAID SICK LEAVE PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
+ 1. PORTION OF UNUSED SICK LEAVE CREDITS FOR WHICH EMPLOYEES ARE COMPENSATED UPON RETIREMENT:						
-STATED AS PERCENTAGE:						
-10% TO 25%	20.0	4.7	14.3	2.6	20.0	5.1
-40%	20.0	40.9	14.3	13.0	10.0	14.4
-100%	20.0	.4	28.5	26.7	30.0	19.6
-STATED AS A PERCENTAGE, WITH A MAXIMUM OF 6 MONTHS' PAY:						
-50%	.0	.0	.0	.0	10.0	11.4
-100%	20.0	4.9	14.3	7.0	10.0	9.9
-STATED IN DAYS:						
-25 DAYS	.0	.0	14.3	8.3	10.0	8.3
-OTHER FORMULA USED	20.0	49.1	14.3	42.4	10.0	31.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 2. PERCENTAGE OF BASE PAY AT RETIREMENT USED TO COMPENSATE FOR UNUSED SICK LEAVE CREDITS:						
-25%	.0	.0	.0	.0	10.0	4.9
-50%	.0	.0	.0	.0	10.0	1.2
-100%	80.0	99.6	71.4	73.3	60.0	75.5
-VARIES WITH SERVICE	.0	.0	14.3	26.2	10.0	18.0
-OTHER	20.0	.4	14.3	.5	10.0	.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
VII METHOD OF CONTROL OF SICK LEAVE USAGE:						
-THROUGH THE COMPANY NURSE	1.7	.3	1.8	2.4	.0	.0
* -THROUGH A MEDICAL CERTIFICATE	58.0	46.6	59.5	54.5	62.0	63.6
* -THROUGH BOTH THE COMPANY NURSE AND A MEDICAL CERTIFICATE	32.8	46.2	35.1	40.0	36.6	35.7
* -OTHER	.8	.8	.9	1.3	1.4	.7
-N/A, NO FORMAL CONTROL OF SICK LEAVE THROUGH COMPANY NURSE OR MEDICAL CERTIFICATE	6.7	6.1	2.7	1.8	.0	.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "*"

TABLE 10

INCIDENCE AND CHARACTERISTICS
CANADA
FORMAL PAID SICK LEAVE PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
+ 1. MEDICAL CERTIFICATE REQUIRED:						
-AFTER AN ABSENCE OF:						
-NO MAXIMUM SPECIFIED PER YEAR, 1 DAY PER ILLNESS	.0	.0	.0	.0	1.4	.5
-NO MAXIMUM SPECIFIED PER YEAR, 2 DAYS PER ILLNESS	1.8	.4	3.8	2.1	5.6	17.3
-NO MAXIMUM SPECIFIED PER YEAR, 3 DAYS PER ILLNESS	27.5	26.5	29.2	33.0	32.5	21.3
-NO MAXIMUM SPECIFIED PER YEAR, 4 DAYS PER ILLNESS	.9	.2	.9	.3	1.4	.1
-NO MAXIMUM SPECIFIED PER YEAR, 5 DAYS PER ILLNESS	14.7	7.5	14.2	6.9	12.7	6.8
-NO MAXIMUM SPECIFIED PER YEAR, 6 DAYS PER ILLNESS	2.8	2.4	3.8	2.6	2.8	1.9
-NO MAXIMUM SPECIFIED PER YEAR, 10 DAYS PER ILLNESS	4.6	7.1	2.8	7.2	2.8	9.9
-NO MAXIMUM SPECIFIED PER YEAR, 22 DAYS PER ILLNESS	.9	.4	.9	.3	1.4	1.9
-4 DAYS PER YEAR, 3 DAYS PER ILLNESS	.9	.1	.9	.1	1.4	.0
-5 DAYS PER YEAR, 3 DAYS PER ILLNESS	.0	.0	.0	.0	1.4	.1
-10 DAYS A CALENDAR YEAR	.9	.3	.0	.0	.0	.0
-AFTER ALL ABSENCES	.9	1.7	.9	.7	4.2	3.3
-ON A DISCRETIONARY BASIS	44.1	53.4	42.6	46.8	32.4	36.9
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "*"

11. SICKNESS INDEMNITY PLANS

Sickness indemnity plans are income protection plans usually provided through an insurance company or outside agency. The employer either pays all or part of the cost of the premium and the insurance company or outside agency assumes the risk for required benefit payments.

When an employee is absent from work because of a non-occupational illness or injury, benefits are paid over a specified time interval, according to the provisions of the plan. The typical plan has a waiting period for illness which is waived in cases of accident. Benefits paid are expressed either as a dollar amount or a percentage of weekly salary. The latter formula is the most common, but a maximum dollar amount may be specified.

The characteristics data are compiled under the following headings:

- I Employees eligible for coverage
- II Employer's contribution
- III Waiting period for benefits for a non-occupational accident or illness
- IV Sickness indemnity benefits supplemented by additional payments according to an informal policy
- V Manner in which indemnity is expressed
- VI Maximum duration of coverage

EXPLANATORY NOTES

- I The eligibility requirement of one establishment reporting "OTHER" for its Non-Office employees is 30 working days.
- IV Three establishments report that they informally supplement sickness indemnity benefits "ONLY DURING THE WAITING PERIOD". In one case, Office employees receive a supplement of 100% of pay at management discretion. The second establishment provides 100% of pay to Management/Professional employees. A third establishment pays the first day of the waiting period when the absence is 14 days, two days of the waiting period with an absence of 21 days, and three days with an absence of 28 days for the Non-Office category. Two establishments report that they informally supplement sickness indemnity benefits "THROUGHOUT THE WAITING PERIOD AND WHILE THE EMPLOYEE RECEIVES SICKNESS INDEMNITY BENEFITS". The first one supplements pay to 100% for both Management/Professional and Office categories. In the second case, the supplement is to 100% of pay at Management discretion for Management/Professional employees.

V-2-A Two establishments report that the percentage of weekly earnings "VARIES WITH LENGTH OF ABSENCE". One pays 75% of pay for the first four weeks and 80% for the next 22 weeks plus a retroactive makeup to 80% of earnings for the first four weeks for the Non-Office category. The second establishment pays 100% for the first 13 weeks and 75% for the next 13 weeks for all three categories.

Two establishments vary the percentage of weekly earnings by both "LENGTH OF ABSENCE AND SERVICE". Management/Professional employees at one establishment with less than five years service are provided with one month at 100% of pay and five months at 75%. With five or more years of service, the benefit is three months at 100% and three months at 75%. A second establishment provides Management/Professional and Office categories with a benefit that increases from 26 weeks at 75% with three months service to 26 weeks at 100% with ten years service. Under the heading "OTHER", one establishment pays 66 2/3% of the maximum UIC insurable earnings to its Non-Office employees.

VI Four establishments report that the maximum duration of benefits "VARIES WITH SERVICE" for Non-Office employees. One provides six weeks with two months service to 52 weeks with ten years service. A second establishment gives 26 weeks with less than one year of service; then 39 weeks. Another establishment's benefit is 15 weeks with three months to 15 years service; then 26 weeks. Three to 12 months are provided by the fourth establishment depending on service. Under the heading "OTHER", one establishment reports a benefit that varies with pensionable service. Fifty-two weeks are provided with less than one year of service, 104 weeks with less than ten years, and benefits until recovery, retirement or death with more than ten years.

TABLE 11

INCIDENCE AND CHARACTERISTICS
CANADA
SICKNESS INDEMNITY PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	NUMBER		NUMBER		NUMBER	
	ESTAB.	EMPL.	ESTAB.	EMPL.	ESTAB.	EMPL.
INCIDENCE - NUMBER						
PLAN PROVIDED	8	3,671	9	3,242	36	41,133
PLAN NOT PROVIDED	141	69,854	140	75,557	104	61,004
TOTAL NUMBER	149	73,525	149	78,799	140	102,137
	PERCENT		PERCENT		PERCENT	
	ESTAB.	EMPL.	ESTAB.	EMPL.	ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
PLAN PROVIDED	5.4	5.0	6.0	4.1	25.7	40.3
PLAN NOT PROVIDED	94.6	95.0	94.0	95.9	74.3	59.7
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
CHARACTERISTICS OF PLAN PROVIDED						
I EMPLOYEES ELIGIBLE FOR COVERAGE:						
-ALL EMPLOYEES	50.0	3.2	44.5	7.5	27.7	17.5
-ALL EMPLOYEES WHO MEET THE SERVICE REQUIREMENT OF:						
-1 MONTH	12.5	21.8	11.1	67.9	13.9	24.2
-2 MONTHS	12.5	2.1	22.2	16.7	25.0	20.6
-3 MONTHS	25.0	72.9	22.2	7.9	25.0	31.4
-4 MONTHS	.0	.0	.0	.0	5.6	5.2
-OTHER REQUIREMENTS	.0	.0	.0	.0	2.8	1.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
II EMPLOYER'S CONTRIBUTION:						
-50%	.0	.0	.0	.0	2.8	.7
-70% TO 75%	.0	.0	11.1	.6	5.6	1.2
-90%	.0	.0	.0	.0	2.8	5.6
-100%	100.0	100.0	88.9	99.4	88.8	92.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 11

INCIDENCE AND CHARACTERISTICS
CANADA
SICKNESS INDEMNITY PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
III WAITING PERIOD FOR BENEFITS FOR A NON- OCCUPATIONAL ACCIDENT OR ILLNESS:						
-STATED IN WORKING DAYS:						
-NO WAITING PERIOD FOR ACCIDENTS, 2 DAYS FOR ILLNESSES	.0	.0	.0	.0	2.8	.5
-NO WAITING PERIOD FOR ACCIDENTS, 3 DAYS FOR ILLNESSES	12.5	.7	11.1	.8	27.7	13.3
-NO WAITING PERIOD FOR ACCIDENTS, 4 DAYS FOR ILLNESSES	.0	.0	11.1	2.3	8.3	7.5
-NO WAITING PERIOD FOR ACCIDENTS, 5 DAYS FOR ILLNESSES	.0	.0	.0	.0	2.8	8.0
-3 DAYS FOR ACCIDENTS, 3 DAYS FOR ILLNESSES	.0	.0	.0	.0	2.8	20.3
-STATED IN CALENDAR DAYS:						
-NO WAITING PERIOD FOR ACCIDENTS, 3 DAYS FOR ILLNESSES	12.5	1.8	33.3	17.7	27.8	27.3
-NO WAITING PERIOD FOR ACCIDENTS, 7 DAYS FOR ILLNESSES	12.5	2.1	.0	.0	22.2	22.2
-5 DAYS FOR ACCIDENTS, 5 DAYS FOR ILLNESSES	.0	.0	.0	.0	2.8	.7
-NO WAITING PERIOD	62.5	95.4	44.5	79.2	2.8	.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
IV SICKNESS INDEMNITY BENEFITS SUPPLEMENTED BY ADDITIONAL PAYMENTS ACCORDING TO AN INFORMAL POLICY:						
-YES, ONLY DURING THE WAITING PERIOD	12.5	2.1	11.1	14.4	2.8	.5
-YES, THROUGHOUT THE WAITING PERIOD AND WHILE THE EMPLOYEE RECEIVES SICKNESS BENEFITS	25.0	2.5	11.1	2.7	.0	.0
-N/A SICKNESS INDEMNITY IS 100%	37.5	82.1	22.2	70.1	.0	.0
-NO, SUPPLEMENTS ARE NEVER PAID	25.0	13.3	55.6	12.8	97.2	99.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
V MANNER IN WHICH INDEMNITY IS EXPRESSED:						
* -DOLLARS PER WEEK	.0	.0	11.1	.6	38.9	58.7
** -PERCENTAGE OF EARNINGS	100.0	100.0	88.9	99.4	61.1	41.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "*"

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TABLE 11

INCIDENCE AND CHARACTERISTICS
CANADA
SICKNESS INDEMNITY PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
+ 1. DOLLARS PER WEEK:						
A. WEEKLY SICKNESS INDEMNITY BENEFIT:						
-IS A UNIFORM AMOUNT PER WEEK OF:						
- \$270 TO \$295	.0	.0	.0	.0	21.4	4.1
- \$318	.0	.0	.0	.0	7.1	1.3
- \$339	.0	.0	.0	.0	28.9	44.3
- \$345	.0	.0	.0	.0	7.1	2.3
- \$375	.0	.0	.0	.0	7.1	3.6
- \$400	.0	.0	.0	.0	7.1	34.6
-IS A VARIABLE AMOUNT PER WEEK:						
- MINIMUM OF \$220, MAXIMUM OF \$290	.0	.0	100.0	100.0	7.1	.4
- MINIMUM OF \$270, MAXIMUM OF \$500	.0	.0	.0	.0	7.1	8.0
- MINIMUM OF \$330, MAXIMUM OF \$370	.0	.0	.0	.0	7.1	1.4
TOTAL PERCENT	.0	.0	100.0	100.0	100.0	100.0
2. PERCENTAGE OF EARNINGS:						
++ A. PERCENTAGE OF WEEKLY EARNINGS PAID UNDER PLAN:						
-60% TO 65%	.0	.0	.0	.0	18.2	10.7
-67%	25.0	2.5	25.0	3.6	36.4	22.4
-70%	.0	.0	12.5	14.5	18.2	56.3
-75%	.0	.0	12.5	2.3	13.6	7.4
-100%	37.5	82.1	25.0	70.4	.0	.0
-VARIES WITH LENGTH OF ABSENCE WITH A MINIMUM OF:						
-75%	12.5	.3	12.5	1.8	9.1	2.8
-VARIES WITH BOTH LENGTH OF ABSENCE AND SERVICE WITH A MINIMUM OF:						
-75%	25.0	15.1	12.5	7.4	.0	.0
-OTHER FORMULA	.0	.0	.0	.0	4.5	.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "***"

++-PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "***"

TABLE 11

INCIDENCE AND CHARACTERISTICS
CANADA
SICKNESS INDEMNITY PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
++ B. MAXIMUM DOLLAR AMOUNT OF THE INDEMNITY PER WEEK:						
- \$300	.0	.0	.0	.0	4.5	5.6
- \$345 TO \$346	.0	.0	.0	.0	9.1	30.9
- \$370	.0	.0	12.5	14.5	4.5	4.9
- \$375 TO \$377	12.5	.7	12.5	.8	13.6	1.6
- \$600	.0	.0	.0	.0	4.5	1.7
- UIC EQUIVALENT	.0	.0	.0	.0	22.7	6.4
- NO MAXIMUM DOLLAR AMOUNT SPECIFIED	87.5	99.3	75.0	84.7	41.1	48.9
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
VI MAXIMUM DURATION OF COVERAGE:						
- 15 WEEKS	.0	.0	.0	.0	2.8	.2
- 17 WEEKS	12.5	.7	11.1	.8	2.8	.3
- 26 WEEKS	62.5	77.1	44.5	14.2	44.3	21.4
- 39 WEEKS	.0	.0	11.1	.6	2.8	.2
- 41 WEEKS	.0	.0	11.1	14.4	2.8	2.0
- 52 WEEKS	12.5	.4	11.1	2.1	36.1	68.0
- VARIES WITH SERVICE WITH MAXIMUM OF:						
- 39 WEEKS	.0	.0	.0	.0	2.8	.3
- 52 WEEKS	12.5	21.8	11.1	67.9	2.8	2.0
- OTHER	.0	.0	.0	.0	2.8	5.6
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

++--PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "***"

12. COMBINED FORMAL PAID SICK LEAVE AND SICKNESS INDEMNITY PLANS

A combined formal paid sick leave and sickness indemnity plan is a composite of two types of plans: a self-insured, employer-financed portion and an insurance portion usually obtained through an outside agency.

The formal paid sick leave portion of the plans usually involves crediting a certain number of days to an employee to use for leave in the event of a non-occupational illness or accident. They are normally used during the waiting period for benefits from the sickness indemnity portion of the plan. In some cases they are also used to supplement the benefits from the sickness indemnity portion. These sick leave credits may be cumulative or non-cumulative. They are cumulative when credits, earned during one year and not used, may be carried over into the next year for use. Non-cumulative sick leave credits can be granted either on a per year or per illness basis, i.e. the employee's sick leave entitlement is renewed as determined by the organization's policy, at the beginning of each fiscal, calendar or service year, or after each illness.

The sickness indemnity portion of the plan is usually provided through an insurance company or outside agency. When an employee is absent from work because of a non-occupational illness or injury, benefits are paid over a specified period of time, according to the provisions of the plan. The typical insured plan has a waiting period for illness which is waived in cases of accident. Benefits paid are expressed either as a dollar amount or a percentage of weekly salary. The latter formula is the most common, but a maximum dollar figure may be specified.

The characteristics data are compiled under the following headings:

- I Employees eligible for coverage
- II Type of sick leave credits provided by formal paid sick leave portion of plan
- III Compensation for unused sick leave credits
- IV Method of control of sick leave usage
- V Employer's contribution to sickness indemnity portion of plan
- VI Waiting period for benefits for a non-occupational accident or illness
- VII Coverage of waiting period by formal paid sick leave portion of plan
- VIII Manner in which indemnity paid by the sickness indemnity portion of plan is expressed
- IX Use of sick leave credits to supplement amount of sickness indemnity benefits
- X Maximum duration of coverage

EXPLANATORY NOTES

- I In one establishment reported under "OTHER REQUIREMENTS", employees eligible for coverage under the plan have an eligibility period for the formal paid sick leave portion of the plan which differs from that of the sickness indemnity plan. For Non-Office employees there is a three-month waiting period for insured benefits and a six-month waiting period for paid sick leave.
- II-1-A Under "VARIES WITH SERVICE", credits are accumulated at one establishment at the rate of one-half day per month with less than ten years of service, one day per month with ten to 15 years of service, 1 1/2 days per month with 15 to 20 years of service and two days per month with 20 or more years of service for all employee categories. One establishment reporting "OTHER" for Non-Office employees provides credits at the rate of five days per five-month period when employees have four or more years of service.
- II-2-A Two establishments report non-cumulative credits under "BOTH PER YEAR AND PER ILLNESS" basis. One provides five days per year for use during the first week of illness to employees with less than five years of service. Five days per illness are provided with five or more years of service. This policy applies to Office and Non-Office employees. The second establishment provides its Non-Office employees with up to three days' entitlement four times per year; the fifth absence is with no pay.
- II-2-B For the three employee categories, found under "VARIES WITH SERVICE WITH A MAXIMUM OF", one establishment provides five days per year with one year of service and increases the number to ten days per year with six or more years of service. A second establishment increases the allocation from 20 days with six months' service to 130 days with ten or more years' service. Another establishment provides one day per year with less than one year of service to six days with 20 years' service for Non-Office employees. Office employees in a fourth establishment are granted ten days per year with one and two years' service. The credits gradually increase to 75 days with 15 years' service.
- II-2-C Under "VARIES WITH SERVICE", the entitlement for Office employees at one establishment varies from ten days with three months' service to 80 days with 20 years' service. A second establishment provides Office and Non-Office employees with five days when service is less than four years and seven days when service is eight or more years. One establishment reporting under "VARIES WITH PENSIONABLE SERVICE" provides one week after six months' service and gradually increases the entitlement to 39 weeks with 25 or more years of service.
- III Thirteen establishments report "COMPENSATION AT THE END OF EACH YEAR". Seven pay the balance of unused credits at 100% of pay, one at 200% and one at 75%. One establishment pays up to six days at 150%, and one pays five days at 100%. Another establishment pays a \$50 bonus when one half of sick leave credits are unused. Details were not provided by one establishment.

The establishment reporting under "NON-CUMULATIVE LEAVE: - OTHER" provides 10 days' sick leave per year; the unused portion is converted to vacation leave at year's end at a rate of one vacation day for two sick leave days.

III-1 The establishment reporting "OTHER FORMULA USED" compensates for a variable number of unused sick leave credits. Office employees with one to ten years of service are paid for 50% of their unused sick leave. Those with more than ten years of service are paid for 100% of their unused credits.

V One establishment reporting under "OTHER" has its Non-Office employees paying 84¢ per \$100 of earnings towards sickness indemnity premiums. The second establishment reports that employees contribute 4/10 of 1% of salary toward premiums and the remainder is paid by the employer.

VI The waiting period "VARIES WITH SICK LEAVE USAGE" at one establishment. For Office employees, the ten days of annual non-cumulative credits must be used up before indemnity payments start, while six days must be used by Non-Office employees.

Three establishments have a waiting period that "VARIES WITH BOTH SERVICE AND SICK LEAVE USAGE". Employees with more service have more credits to use before indemnity payments start. The maximum waiting period at one establishment for Office employees is 40 days. At a second establishment, it is 125 days for all three categories. A third establishment has a maximum of 65 days for Office employees.

One establishment reports that the waiting period "VARIES ON ANOTHER BASIS" for Management/Professional and Office categories. The variation is with pensionable service and is a maximum of 39 weeks.

VII Under "OTHER" one establishment waives the waiting period for an illness for Office employees if they are under the care of a physician by the fourth day of absence. A second establishment has no waiting period for Management/Professional and Office categories.

VIII-1 Two establishments report that the indemnity "IS A VARIABLE WEEKLY AMOUNT". One is based on 2/3 of earnings with a minimum of \$175 for Non-Office employees. A second establishment varies the amount with the salary to Office employees from \$283 to \$548.

VIII-2-A The "PERCENTAGE OF WEEKLY EARNINGS" of one establishment "VARIES WITH SERVICE". The first two weeks are paid at 100% to all eligible employees. The next 14 weeks vary from 75% with less than five years service to 100% with 25 or more years of service.

The indemnity at two establishments "VARIES WITH BOTH LENGTH OF ABSENCE AND SERVICE". The first one varies from 16 weeks at 66 2/3% with three months to one year of service to 17 weeks at 100% with 25 or more years of service. The policy applies to Office and Non-Office employees. The second establishment's policy applies to all three categories. With less than one year of service, the indemnity is 75% from the sixth to the 105th day. With one to two years service, 80% is paid from the sixth to 65th days and then 75% to the 105th day. The benefit increases gradually until, with five years' service, 100% is paid from the sixth to the 105th day.

One establishment is reported under "OTHER FORMULA". Employees in all categories are paid 65% of the first \$26,000 of salary and 40% of salary in excess of \$26,000.

VIII-3 The maximum dollar amount of the indemnity reported under "OTHER" by one establishment for Management/Professional and Office employees is the U.I.C. maximum.

IX One establishment reports that when sick leave credits are used to supplement the weekly indemnity of Management/ Professional employees, the "PERCENTAGE OF PAY RECEIVED VARIES WITH SERVICE". With less than three months service, one week is at 100% and 14 weeks are at 70%. With three or more years of service, 15 weeks are paid at 100%.

X The maximum duration of coverage for Management/Professional and Office employees at one establishment under "OTHER" is until recovery, retirement, or death. This insured plan is, in effect, a combined short- and long-term disability plan.

Under "VARIES WITH SERVICE", Office and Non-Office employees at one establishment have up to 16 weeks with three months to four years of service. With five years or more service, 17 weeks may be paid.

The maximum duration of coverage at two establishments for all employees "VARIES WITH SICK LEAVE ENTITLEMENT". The maximum is 26 weeks in one case and is reduced to the extent that cumulative sick leave credits are available. The second establishment has a non-cumulative plan with credits up to 26 weeks on a per year basis. When these are exhausted, indemnity payments may be made for up to 52 weeks.

TABLE 12

INCIDENCE AND CHARACTERISTICS
CANADA
COMBINED FORMAL PAID SICK LEAVE AND
SICKNESS INDEMNITY PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.
INCIDENCE - NUMBER						
PLAN PROVIDED	18	5,852	25	13,119	28	12,784
PLAN NOT PROVIDED	131	67,673	124	65,680	112	89,353
TOTAL NUMBER	149	73,525	149	78,799	140	102,137
	PERCENT		PERCENT		PERCENT	
	ESTAB.	EMPL.	ESTAB.	EMPL.	ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
PLAN PROVIDED	12.1	8.0	16.8	16.6	20.0	12.5
PLAN NOT PROVIDED	87.9	92.0	83.2	83.4	80.0	87.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
CHARACTERISTICS OF PLAN PROVIDED						
I EMPLOYEES ELIGIBLE FOR COVERAGE:						
-ALL EMPLOYEES	44.4	51.0	40.0	45.3	28.6	23.9
-ALL EMPLOYEES WHO MEET THE SERVICE REQUIREMENT OF:						
-1 MONTH	11.1	18.1	4.0	13.1	3.6	7.3
-2 MONTHS	11.1	1.5	8.0	.4	7.1	1.8
-3 MONTHS	22.2	2.8	32.0	36.7	46.4	53.4
-4 MONTHS	.0	.0	4.0	.3	.0	.0
-6 MONTHS	5.6	26.4	4.0	3.5	7.1	2.2
-12 MONTHS	5.6	.2	8.0	.7	3.6	.9
-OTHER REQUIREMENTS	.0	.0	.0	.0	3.6	10.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
II TYPE OF SICK LEAVE CREDITS PROVIDED BY FORMAL PAID SICK LEAVE PORTION OF PLAN:						
* -CUMULATIVE	11.1	13.8	20.0	21.5	21.4	9.6
** -NON-CUMULATIVE	88.9	86.2	80.0	78.5	78.6	90.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

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TABLE 12

INCIDENCE AND CHARACTERISTICS
CANADA
COMBINED FORMAL PAID SICK LEAVE AND
SICKNESS INDEMNITY PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
1. CUMULATIVE LEAVE:						
+ A. ANNUAL RATE OF ACCUMULATION:						
-IN WORKING DAYS:						
-6 DAYS	.0	.0	20.0	1.1	.0	.0
-10 DAYS	50.0	66.1	20.0	46.5	16.7	8.4
-12 DAYS	.0	.0	20.0	25.2	33.2	59.8
-15 DAYS	.0	.0	20.0	14.8	.0	.0
-18 DAYS	.0	.0	.0	.0	16.7	20.6
-VARIES WITH SERVICE WITH A MAXIMUM OF:						
-24 DAYS	50.0	33.9	20.0	12.4	16.7	3.0
-OTHER	.0	.0	.0	.0	16.7	8.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ B. MAXIMUM ACCUMULATION ALLOWED:						
-18 DAYS	.0	.0	.0	.0	16.5	20.6
-24 DAYS	.0	.0	.0	.0	16.7	6.9
-40 DAYS	50.0	33.9	40.0	37.6	16.7	3.0
-60 DAYS	.0	.0	.0	.0	16.7	8.2
-125 DAYS	50.0	66.1	20.0	46.6	16.7	8.4
-NO MAXIMUM SPECIFIED	.0	.0	40.0	15.8	16.7	52.9
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
2. NON-CUMULATIVE LEAVE:						
++ A. BASIS OF ENTITLEMENT:						
-PER YEAR	75.0	72.2	75.0	57.3	81.8	80.6
-PER ILLNESS	25.0	27.8	20.0	28.5	9.1	3.0
-BOTH PER YEAR AND PER ILLNESS	.0	.0	5.0	14.2	9.1	16.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

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CANADA
COMBINED FORMAL PAID SICK LEAVE AND
SICKNESS INDEMNITY PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
++ B. ENTITLEMENT PER YEAR:						
-3 DAYS	.0	.0	.0	.0	4.5	11.2
-5 DAYS	6.3	2.4	15.0	21.5	13.6	5.6
-6 DAYS	24.8	1.1	25.0	10.0	41.1	50.3
-8 DAYS	.0	.0	5.0	.8	.0	.0
-10 DAYS	12.5	13.0	5.0	1.9	.0	.0
-12 DAYS	12.5	12.1	10.0	17.2	9.1	8.4
-15 DAYS	6.3	11.9	.0	.0	.0	.0
-VARIES WITH SERVICE WITH A MAXIMUM OF:						
-6 DAYS	.0	.0	.0	.0	4.5	3.7
-10 DAYS	6.3	1.0	5.0	.2	4.5	1.2
-75 DAYS	.0	.0	5.0	1.3	.0	.0
-130 DAYS	6.3	30.7	5.0	4.5	4.5	.2
-N/A, PER ILLNESS ENTITLEMENT	25.0	27.8	20.0	28.4	9.1	3.0
-N/A, BOTH PER YEAR AND PER ILLNESS	.0	.0	5.0	14.2	9.1	16.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
++ C. ENTITLEMENT PER ILLNESS:						
-5 DAYS	6.3	.8	.0	.0	.0	.0
-10 DAYS	6.3	10.1	5.0	10.0	4.5	.1
-75 DAYS	6.3	2.2	.0	.0	.0	.0
-VARIES WITH SERVICE WITH A MAXIMUM OF:						
-7 DAYS	.0	.0	5.0	4.3	4.5	2.9
-80 DAYS	.0	.0	5.0	.4	.0	.0
-VARIES WITH PENSIONABLE SERVICE, MAXIMUM 39 WEEKS	6.3	14.7	5.0	13.9	.0	.0
-N/A, PER YEAR ENTITLEMENT	74.8	72.2	75.0	57.2	81.9	80.6
-N/A, BOTH PER YEAR AND PER ILLNESS	.0	.0	5.0	14.2	9.1	16.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

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CANADA
COMBINED FORMAL PAID SICK LEAVE AND
SICKNESS INDEMNITY PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
III COMPENSATION FOR UNUSED SICK LEAVE CREDITS:						
-NON-CUMULATIVE LEAVE:						
-COMPENSATION AT THE END OF EACH YEAR	27.8	6.2	28.0	24.5	39.2	51.5
-OTHER	5.6	.4	4.0	.4	3.6	.3
-NO COMPENSATION	55.4	79.6	48.0	53.6	35.7	38.6
-CUMULATIVE LEAVE:						
* -UPON RETIREMENT	5.6	4.7	8.0	8.1	3.6	.3
* -UPON RETIREMENT, RESIGNATION OR INVOLUNTARY SEVERANCE	.0	.0	4.0	3.2	3.6	5.1
* -UPON RETIREMENT, RESIGNATION OR DEATH	.0	.0	4.0	.2	.0	.0
-NO COMPENSATION	5.6	9.1	4.0	10.0	14.3	4.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 1. PORTION OF UNUSED SICK LEAVE CREDITS FOR WHICH EMPLOYEES ARE COMPENSATED UPON RETIREMENT:						
-STATED AS PERCENTAGE:						
-100%	100.0	100.0	75.0	98.0	100.0	100.0
-OTHER FORMULA USED	.0	.0	25.0	2.0	.0	.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 2. PERCENTAGE OF NORMAL PAY AT RETIREMENT USED TO COMPENSATE FOR UNUSED SICK LEAVE CREDITS:						
-100%	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
IV METHOD OF CONTROL OF SICK LEAVE USAGE:						
* -THROUGH A MEDICAL CERTIFICATE	61.1	46.1	60.0	59.9	64.3	76.9
* -THROUGH BOTH THE COMPANY NURSE AND A MEDICAL CERTIFICATE	27.8	53.6	28.0	38.4	32.1	22.2
-N/A, NO FORMAL CONTROL OF SICK LEAVE THROUGH COMPANY NURSE OR MEDICAL CERTIFICATE	11.1	.3	12.0	1.7	3.6	.9
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

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INCIDENCE AND CHARACTERISTICS
CANADA
COMBINED FORMAL PAID SICK LEAVE AND
SICKNESS INDEMNITY PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
+ 1. MEDICAL CERTIFICATE REQUIRED:						
-AFTER AN ABSENCE OF:						
-NO MAXIMUM SPECIFIED PER YEAR, 3 DAYS PER ILLNESS	37.4	25.7	31.8	41.5	44.5	74.6
-NO MAXIMUM SPECIFIED PER YEAR, 5 DAYS PER ILLNESS	31.3	23.6	27.3	20.9	22.2	6.6
-NO MAXIMUM SPECIFIED PER YEAR, 10 DAYS PER ILLNESS	.0	.0	4.5	.7	.0	.0
-AFTER ALL ABSENCES	.0	.0	.0	.0	7.4	2.3
-ON A DISCRETIONARY BASIS	31.3	50.7	36.4	36.9	25.9	16.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
V EMPLOYER'S CONTRIBUTION TO SICKNESS INDEMNITY PORTION OF PLAN:						
-42%	.0	.0	4.0	3.2	.0	.0
-50%	11.1	2.0	12.0	11.8	7.1	5.2
-60% TO 65%	11.1	2.5	8.0	5.3	10.7	.9
-70% TO 75%	5.6	8.1	4.0	3.4	7.1	3.5
-80% TO 90%	5.6	.7	4.0	.2	7.1	11.0
-100%	49.9	47.0	52.0	60.6	57.3	65.6
-OTHER	.0	.0	4.0	.7	3.6	10.5
-NO EMPLOYER CONTRIBUTION	16.7	39.7	12.0	14.8	7.1	3.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

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SICKNESS INDEMNITY PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
VI WAITING PERIOD FOR BENEFITS FOR A NON- OCCUPATIONAL ACCIDENT OR ILLNESS:						
-STATED IN WORKING DAYS:						
-NO WAITING PERIOD FOR ACCIDENTS OR ILLNESSES	11.1	8.8	8.0	7.9	3.6	.1
-NO WAITING PERIOD FOR ACCIDENTS, ONE DAY FOR ILLNESSES	.0	.0	4.0	11.3	3.6	3.7
-NO WAITING PERIOD FOR ACCIDENTS, 2 DAYS FOR ILLNESSES	.0	.0	4.0	7.1	7.1	9.9
-NO WAITING PERIOD FOR ACCIDENTS, 3 DAYS FOR ILLNESSES	.0	.0	4.0	.3	24.8	37.8
-NO WAITING PERIOD FOR ACCIDENTS, 5 DAYS FOR ILLNESSES	27.5	26.2	16.0	21.3	10.7	12.8
-NO WAITING PERIOD FOR ACCIDENTS, 7 TO 9 DAYS FOR ILLNESSES	.0	.0	4.0	1.0	3.6	1.0
-1 DAY FOR ACCIDENTS, 5 DAYS FOR ILLNESSES	.0	.0	4.0	11.2	3.6	4.3
-3 DAYS FOR ACCIDENTS, 3 DAYS FOR ILLNESSES	5.6	26.3	4.0	3.5	7.1	10.7
-7 DAYS FOR ACCIDENTS, 7 DAYS FOR ILLNESSES	5.6	8.1	4.0	3.4	3.6	2.6
-10 DAYS FOR ACCIDENTS, 10 DAYS FOR ILLNESSES	5.6	4.7	4.0	2.7	3.6	.3
-STATED IN CALENDAR DAYS:						
-NO WAITING PERIOD FOR ACCIDENTS, 3 DAYS FOR ILLNESSES	5.6	.2	4.0	.1	3.6	.9
-NO WAITING PERIOD FOR ACCIDENTS, 6 TO 7 DAYS FOR ILLNESSES	16.7	2.6	12.0	1.1	14.3	12.7
-7 DAYS FOR ACCIDENTS, 7 DAYS FOR ILLNESSES	11.1	1.3	8.0	.6	3.6	.3
-VARIES WITH SICK LEAVE USAGE TO A MAXIMUM OF:						
-6 DAYS	.0	.0	.0	.0	3.6	2.1
-10 DAYS	.0	.0	4.0	1.5	.0	.0
-VARIES WITH BOTH SERVICE AND SICK LEAVE USAGE WITH A MAXIMUM OF:						
-40 DAYS	.0	.0	4.0	5.4	.0	.0
-65 DAYS	.0	.0	4.0	.7	.0	.0
-125 DAYS	5.6	9.1	4.0	10.0	3.6	.8
-VARIES ON ANOTHER BASIS	5.6	12.7	4.0	10.9	.0	.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
VII COVERAGE OF WAITING PERIOD BY FORMAL PAID SICK LEAVE PORTION OF PLAN:						
* -FULL COVERAGE	33.3	41.2	20.0	35.1	7.1	.9
* -ONLY TO EXTENT OF SICK LEAVE ENTITLEMENT	61.1	58.7	72.0	64.5	92.9	99.1
* -OTHER	5.6	.1	8.0	.4	.0	.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

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INCIDENCE AND CHARACTERISTICS
CANADA
COMBINED FORMAL PAID SICK LEAVE AND
SICKNESS INDEMNITY PLANS
JANUARY 1, 1988

	MANAGEMENT / PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
+ 1. RATE OF PAY FOR SICK LEAVE CREDITS COVERING WAITING PERIOD:						
-60%	.0	.0	.0	.0	3.6	.2
-67%	.0	.0	.0	.0	3.6	21.8
-100%	94.4	99.9	96.0	99.9	89.2	67.5
-VARIABLE PERCENTAGE:						
-80% FOR 1ST DAY, 60% FOR 2ND AND 3RD DAY	.0	.0	.0	.0	3.6	10.5
-NOT APPLICABLE	5.6	.1	4.0	.1	.0	.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
VIII MANNER IN WHICH INDEMNITY PAID BY THE SICKNESS INDEMNITY PORTION OF PLAN IS EXPRESSED:						
* -DOLLARS PER WEEK	5.6	1.9	4.0	.3	3.6	2.0
** -PERCENTAGE OF EARNINGS	94.4	98.1	96.0	99.7	96.4	98.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
1. DOLLARS PER WEEK:						
+ A. WEEKLY SICKNESS INDEMNITY BENEFIT:						
-IS A UNIFORM AMOUNT PER WEEK:						
- \$65	100.0	100.0	.0	.0	.0	.0
-IS A VARIABLE WEEKLY AMOUNT WITH A MINIMUM OF:						
- \$175	.0	.0	.0	.0	100.0	100.0
- \$283	.0	.0	100.0	100.0	.0	.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
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SICKNESS INDEMNITY PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
2. PERCENTAGE OF EARNINGS:						
++ A. PERCENTAGE OF WEEKLY EARNINGS PAID UNDER INSURANCE PORTION OF PLAN:						
-60%	5.9	12.9	4.2	10.9	3.7	.2
-67%	29.3	6.5	37.2	12.0	37.1	47.4
-70%	5.9	.1	4.2	.1	14.8	14.0
-75%	11.8	10.0	12.5	10.9	7.4	1.6
-78%	.0	.0	4.2	3.2	.0	.0
-80% TO 85%	23.5	22.3	16.7	22.3	18.5	24.2
-100%	5.9	8.9	4.2	7.8	3.7	.1
-VARIES WITH SERVICE WITH A MINIMUM OF:						
-75%	5.9	2.1	4.2	4.9	3.7	.4
-VARIES WITH BOTH LENGTH OF ABSENCE AND SERVICE, WITH A MINIMUM OF:						
-67%	.0	.0	4.2	11.2	3.7	4.4
-75%	5.9	10.2	4.2	13.2	3.7	7.5
-OTHER FORMULA	5.9	27.0	4.2	3.5	3.7	.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
3. MAXIMUM DOLLAR AMOUNT OF THE INDEMNITY PER WEEK:						
-\$65	5.6	1.9	.0	.0	.0	.0
-\$339 TO \$351	11.1	.7	12.0	1.5	14.3	16.2
-\$400 TO \$433	11.1	8.7	.0	.0	.0	.0
-\$450 TO \$461	5.6	.2	12.0	7.0	14.3	11.1
-\$548 TO \$577	5.6	26.4	8.0	3.8	3.6	.2
-\$600	.0	.0	.0	.0	3.6	.7
-\$700	5.6	.4	4.0	.4	3.6	.3
-\$962	5.6	8.7	4.0	7.8	3.6	.1
-\$1000	.0	.0	4.0	11.2	3.6	4.3
-\$1437	5.6	9.1	4.0	10.0	3.6	.8
-\$1575	.0	.0	4.0	3.2	.0	.0
-OTHER	5.6	.1	4.0	.1	.0	.0
-NO MAXIMUM DOLLAR AMOUNT SPECIFIED	38.6	43.8	44.0	55.0	49.8	66.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

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COMBINED FORMAL PAID SICK LEAVE AND
SICKNESS INDEMNITY PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
IX USE OF SICK LEAVE CREDITS TO SUPPLEMENT AMOUNT OF SICKNESS INDEMNITY BENEFITS:						
-YES, TO EXTENT OF SICK LEAVE ENTITLEMENT FOR TOTAL % OF PAY OF:						
-100%	27.8	14.9	24.0	4.8	21.4	12.6
-YES, PERCENTAGE OF PAY VARIES WITH SERVICE	5.6	1.9	.0	.0	.0	.0
-NO, SICKNESS INDEMNITY NOT SUPPLEMENTED	61.0	74.5	72.0	87.4	75.0	87.3
-N/A, AMOUNT OF INDEMNITY EQUALS FULL PAY	5.6	8.7	4.0	7.8	3.6	.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
X MAXIMUM DURATION OF COVERAGE:						
-4 WEEKS	.0	.0	4.0	.7	.0	.0
-14 WEEKS	5.6	1.9	.0	.0	.0	.0
-15 WEEKS	16.4	14.9	24.0	19.0	14.3	10.6
-16 WEEKS	11.1	2.5	8.0	5.3	7.1	.7
-17 WEEKS	11.1	.7	12.0	11.8	7.1	6.8
-25 WEEKS	5.6	8.1	4.0	3.4	3.6	2.6
-26 WEEKS	16.7	10.3	20.0	20.6	42.8	65.1
-52 WEEKS	5.6	.1	8.0	.4	10.7	3.8
-104 WEEKS	11.1	13.4	4.0	3.2	3.6	5.1
-OTHER	5.6	12.7	4.0	10.9	.0	.0
-VARIES WITH SERVICE WITH MAXIMUM OF:						
-17 WEEKS	.0	.0	4.0	11.2	3.6	4.3
-VARIES WITH SICK LEAVE ENTITLEMENT, MAXIMUM OF:						
-26 WEEKS	5.6	9.1	4.0	10.0	3.6	.8
-52 WEEKS	5.6	26.3	4.0	3.5	3.6	.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

13. LONG-TERM DISABILITY PLANS

Long-term disability insurance plans provide income to employees who are disabled as a result of illness or injury, whether work-related or not, and unable to work either for an extended period of time or permanently. The typical plan has a waiting period of 13 to 26 weeks, during which time the disabled employee is either fully or partially covered by some sort of short-term disability plan. Benefits under most LTD plans are expressed as a percentage of earnings, usually ranging from 50% to 85%, although they may be expressed as fixed or variable dollar amounts. The typical plan specifies the maximum monthly benefit payable, reduces the payment by the amount of other disability income and is payable until retirement age if the employee is totally and permanently disabled.

The data for LTD plans are displayed under the following Characteristic headings:

- I Employees eligible for coverage
- II Nature of participation of eligible employees
- III Employer's contribution
- IV Waiting period for benefits paid under this plan
- V Coverage during waiting period
- VI Rate of pay during waiting period
- VII Formula for payment of LTD benefits
- VIII Maximum monthly benefit payable by plan
- IX Effect of C/QPP disability benefits or any other disability income received by employee on LTD benefit payments
- X Cost of living increases granted since January 1, 1986 to adjust LTD benefits
- XI Maximum period during which a totally and permanently disabled employee receives benefits
- XII Maximum period during which a partially but permanently disabled employee, capable of working, receives benefits
- XIII Disabled employee earns pensionable service while on LTD

EXPLANATORY NOTES

- I-1 Under the heading "OTHER", the eligibility requirement for Non-Office employees is 1 1/2 months at one establishment. The second establishment limits participation to employees under age 60 for Management/Professional and Office categories.

Two establishments report a "COMBINATION OF REQUIREMENTS". Office employees in one case must be non-unionized and have two months service. A second establishment requires that Non-Office employees be members of a bargaining unit and have three months service.

- II One establishment reporting "OTHER" for all three categories has a basic compulsory plan and an optional supplementary plan.

- III Five establishments report under "COMPULSORY PLAN: VARIABLE PERCENTAGE". The first, under a flexible benefit program for Management/Professional and Office employees, pays 100% of premium for a benefit of 50% of salary. The employee may increase the benefit to 70% of salary and pay for the increased coverage using allotted benefits credits or choose another plan which provides coverage of 60% of salary tax-free but which is entirely paid for by the employee. The second establishment requires Management/Professional and Office employee to pay 4/10 of 1% of salary toward the premium with the remainder of the cost being paid by the employer. A third establishment pays 99.5% for single employees and 99% for employees with dependants in all categories. In a fourth establishment fifty percent is paid for employees with six or more years of service for employees in the three categories. The fifth establishment's share of the cost for Non-Office employees changes as the cost of total benefits package changes. Under "OTHER" two establishments report for Management/Professional and Office categories. The first contributes 0.6% to 0.8% of salary towards an insured benefits package. The second pays 100% of the premium up to a maximum coverage of \$650 per month.

One establishment reports under "VOLUNTARY PLAN: VARIABLE PERCENTAGE". The employer's contribution for Management/Professional and Office employees, is the difference between the premium and the employee's contribution which varies from 0.75% of salary with one to nine years of service to 0.05% of salary with 30 or more years of service.

- IV Three establishments report under "VARIES WITH SERVICE". The first reports that the three employee categories receive LTD benefits as soon as they have utilized their entitlement under the short-term disability plan which varies from 16 to 52 weeks. In the second establishment Management/Professional and Office categories have a waiting period which varies from 15 to 39 weeks depending on service. At a third establishment, the waiting period for Management/Professional and Office employees varies with service from three to 12 months.

Reporting "OTHER" for Office employees, one establishment's waiting period depends on a three part short-term disability plan. The first part varies with service from one to 13 weeks. The second part is four weeks of weekly indemnity and the third is an entitlement which is supplemented by the employer.

V Two establishments reporting under "OTHER" provide coverage for 15 weeks under a formal paid sick leave plan but for the remainder of the 30 week period the employee must apply for unemployment insurance benefits.

VI Details reported in this section describe the rate of pay, in general terms, during the waiting period for long-term disability benefits. These details exclude consideration of any waiting periods for the short-term disability plans.

One establishment reporting "OTHER" covers all employee categories at either 66 2/3% or 100% of pay for the full waiting period depending on service.

VII The "FORMULA FOR PAYMENT OF LTD. BENEFITS" to Management/Professional and Office categories at one establishment is a combination dollar and percentage formula that provides \$150/month plus 50% of salary up to \$2,250 per month plus 40% of salary from \$2,250 to \$7,500.

VII-1 The formula for payment is a dollar amount that "VARIES WITH SALARY LEVEL" at two establishments. The Office category at one is paid \$500 to \$700 depending on salary. The other establishment was unable to provide any information.

VII-2 Twelve establishments report that the percentage paid by their LTD plan "VARIES AT DIFFERENT SALARY LEVELS". The following table is a summary of their formulae, and indicates to which employee categories they apply. The first range of monthly salary is indicated, followed by the percentage paid by the LTD plan for that range; then the second range of salary is given followed by the percentage applied to it; finally, where applicable, the third range with its percentage is presented. One establishment is listed twice as it has two plans, one for Management/Professional and one for Office and Non-Office staff.

First range of monthly earnings and % paid		Second range of monthly earnings and % paid		Third range of monthly earnings and % paid		No. of employers M/P O N-O		
\$1 to \$1,500:	60%	\$1,500 plus:	50%	N/A		1	1	-
\$1 to \$4,800:	60%	\$4,800 to \$11,866:	30%	N/A		1	1	-
\$1 to \$2,500:	66 2/3%	\$2,500 to \$5,000:	50%	\$5,000 plus:	40%	1	-	-
\$1 to \$2,500:	60%	\$2,500 to \$5,000:	40%	\$5,000 plus:	30%	1	1	-
\$1 to \$1,110:	70%	\$1,110 to \$2,220	60%	\$2,220 plus:	40%	1	-	-
\$1 to \$500:	70%	\$500 to \$1,000:	60%	\$1,000 plus:	40%	-	1	1
\$1 to \$2,144:	70%	\$2,144 to \$3,000	50%	N/A		1	1	-
\$1 to \$1,250:	66 2/3%	\$3,250 plus:	50%	N/A		1	1	1
\$1 to \$2,500:	60%	\$2,500 to \$4,000	50%	N/A		1	1	1
\$1 to \$1,000:	77 1/2%	\$1,000 to \$2,600	60%	N/A		-	1	-
\$1 to \$1,000:	68%	\$1,000 to \$1,833	60%	\$1,833 plus	50%	1	1	1
\$1 to \$3,333:	56%	\$3,333 to \$4,166	55%	\$5,833 plus	51%	1	-	-
\$1 to \$1,500:	70%	\$1,500 to \$4,500	50%	\$4,500 plus	30%	1	1	1

VII-2 Five establishments (four of which report for all three employee categories) have policies whereby the LTD benefit "VARIES WITH SERVICE". In one, the benefit could be 67% or 80% of salary depending on whether the employee has less or more than ten years of service. In a second establishment the benefit is 65% with less than 20 years of service plus 5% for each ten years of service to a maximum of 75%. The policy in the third establishment for Management/Professional employees is 55% if service exceeds ten years and 50% for employees with less than ten years. In the fourth establishment 75% of salary is paid for up to 18 months of disability depending on service at which point it drops to 40% and this continues until age 65. The fifth establishment provides a benefit of 60% for service up to six months, 65% for service from six months to ten years and an additional 5% for each ten years of service to a maximum of 75%.

Of the six organizations reporting data under "VARIES ON ANOTHER BASIS" two pay 75% of earnings up to the UIC maximum and 66 2/3% of earnings in excess. One of these establishments provides this benefit for its Management/Professional and Office staff while the second establishment does so for Management/Professional employees. In the third, the benefit for the Non-Office category is 70% of the short-term disability benefit. Under a flexible benefit plan of a fourth establishment, Management/Professional and Office employees have a core taxable benefit of 50% of salary, an optional 70% benefit which is taxable, or a non-taxable 60% benefit. The fifth establishment provides, for its Management/Professional and Office staff, the greater of 70% of basic salary or 85% of salary after income tax minus any moneys received from C/QPP or Workers Compensation. The last establishment reports for its Non-Office staff, a benefit of 50% of salary or, 60% of salary minus other disability income.

VIII One establishment found under "OTHER" provides a maximum benefit of \$1,855 (Office) and \$1,710 (Non-Office) per month for its staff with less than ten years of service. The maximum for employees with more than ten years of service is \$2,075 (Office) and \$1,880 (Non-Office) per month.

IX LTD plans either integrate fully with other government and group disability plans, reducing benefits paid by the full amount of other disability benefits received by the employee; or they are partially integrated such that their benefits are reduced according to an offset formula; or the LTD plan is not integrated at all with other disability plans and its benefits do not change when the employee receives other disability benefits.

One establishment reports for all three categories under the heading "OTHER", that when other disability income is received, the total from all sources will not be greater than 100% of pre-disability net-income. A second establishment reports that a Non-Office employees' benefit is reduced by other publicly funded sources of disability income so that the total income does not exceed 80% of pre-disability net-income.

X-1 Nine establishments report the formula used to adjust benefits under the heading "OTHER". The increase applied to all three employee categories in seven cases is as follows: four percent was given at one establishment based on the CPI, performance of the pension fund, salary increases, and the ability to pay; fifty to sixty percent of the CPI was given at a second establishment depending on the length of time the employee was on LTD; a third establishment's increase was based on the compound percentage increase of 60% of the CPI minus 1% beginning two years after the start of LTD payments; the increase at a fourth establishment is the lesser of 7% or the salaried employees' economic increases; another establishment bases increases on that of the Quebec pension plan; the increase in the sixth case is based on market conditions and limitations arising from the amalgamation of two organizations; a seventh establishment did not provide details.

For Management/Professional and Office employees, one establishment gave 2% to those who had been on LTD for five or more years. Another gives the CPI increase to a maximum of 3%.

- XI Three of the four establishments reporting under "VARIES WITH SERVICE" do so for Non-Office staff only. The first provides benefits equal to years of service or until eligible for early retirement without actuarial adjustment. The second establishment provides coverage equal to years of service. In the third establishment, service of less than two years receives coverage of two years, whereas service of two to ten years receives coverage equivalent to that service and more than ten years of service receives coverage to age 65. The fourth establishment reports coverage equivalent to service for both Office and Non-Office staff with less than ten years of service and coverage to age 65 for service of more than ten years.

Under the heading "OTHER", Management/Professional and Office employees at one establishment receive 60% of salary until age 65 and 40% thereafter. Benefits continue at a second establishment until age 60 for Management/Professional and Office employees. Non-Office employees at a third establishment receive LTD payments until early retirement with an unreduced pension at age 60.

- XII One of the two establishments reporting under "VARIES WITH SERVICE" provides benefits for up to five years for employees with less than ten years of service and up to normal retirement age for those with more than ten years of service. This applies to all three employee categories. The second establishment, reporting for Non-Office staff, provides a benefit equal to the employee's years of service.

In one establishment reporting under "OTHER" for Non-Office employees benefits are available until work is found within the bargaining unit or until age 58 if no work is found. Management/Professional employees at a second establishment could receive benefits for a maximum of 30 months.

- XIII Four establishments report under "OTHER". One establishment allows a pension credit of four years, for Non-Office staff. A second establishment allows accumulation of credits to age 55 for employees in all categories. A third establishment credits all categories with service for the first year of disability. The fourth establishment reports, for its Office and Non-Office staff, that the first 12 months of disability are credited to pensionable service.

- XIII-1 Three establishments report under "OTHER". One requires Management/Professional and Office employees to make contributions on the voluntary part of the plan after two years on LTD. A second establishment waives contributions for the compulsory part of the plan during the entire period of disability as well as the first two years of the voluntary part. Contributions are then required to accumulate additional service credits. This policy applies to the three employee categories. At the third establishment, the three categories are not required to make contributions to accumulate service. However, voluntary contributions can be made to improve the final average salary factor in the pension calculation.

TABLE 13

INCIDENCE AND CHARACTERISTICS
CANADA
LONG TERM DISABILITY PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.
INCIDENCE - NUMBER						
PLAN PROVIDED	142	71,206	132	66,496	110	78,351
PLAN PROVIDED UNDER FLEXIBLE BENEFITS PACKAGE	2	238	2	780		
EMPLOYER CONTRIBUTES TO UNION-SPONSORED PLAN			1	47	2	1,708
PLAN NOT PROVIDED	5	2,081	14	11,476	28	22,078
TOTAL NUMBER	149	73,525	149	78,799	140	102,137
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
PLAN PROVIDED	95.3	96.9	88.6	84.3	78.6	76.7
PLAN PROVIDED UNDER FLEXIBLE BENEFITS PACKAGE	1.3	.3	1.3	1.0	.0	.0
EMPLOYER CONTRIBUTES TO UNION-SPONSORED PLAN	.0	.0	.7	.1	1.4	1.7
PLAN NOT PROVIDED	3.4	2.8	9.4	14.6	20.0	21.6
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
CHARACTERISTICS OF PLAN PROVIDED						
I EMPLOYEES ELIGIBLE FOR COVERAGE:						
-ALL EMPLOYEES	63.9	65.3	59.0	57.8	52.7	47.3
* -SOME EMPLOYEES	36.1	34.7	41.0	42.2	47.3	52.7
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 1. ELIGIBILITY REQUIREMENTS:						
-LENGTH OF SERVICE:						
-1 TO 2 MONTHS	11.5	11.7	7.3	2.5	11.5	5.1
-3 MONTHS	46.3	31.0	49.1	51.8	42.5	25.0
-6 MONTHS	11.5	15.0	10.9	10.7	15.4	9.1
-9 MONTHS	1.9	.1	1.8	.1	1.9	.1
-12 MONTHS	21.2	11.9	18.2	7.5	9.6	23.5
-24 TO 48 MONTHS	3.8	2.4	5.5	11.6	11.5	24.1
-60 MONTHS	1.9	27.8	1.8	14.3	3.8	3.0
-BARGAINING UNIT MEMBERSHIP	.0	.0	1.8	.7	.0	.0
-OTHER	1.9	.1	1.8	.3	1.9	1.1
-COMBINATION OF REQUIREMENTS	.0	.0	1.8	.5	1.9	9.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN ""

TABLE 13

INCIDENCE AND CHARACTERISTICS
CANADA
LONG TERM DISABILITY PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
II NATURE OF PARTICIPATION OF ELIGIBLE EMPLOYEES:						
-COMPULSORY	83.3	87.6	84.4	88.4	85.5	93.2
-VOLUNTARY	16.0	12.4	14.9	11.5	13.6	6.7
-OTHER	.7	.0	.7	.1	.9	.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
III EMPLOYER'S CONTRIBUTION:						
-COMPULSORY PLAN:						
-39% TO 42%	.7	.5	1.5	1.6	.9	.1
-50%	6.3	7.0	6.7	4.8	7.3	4.5
-60% TO 70%	2.8	1.3	3.0	1.8	2.7	4.3
-75%	2.8	6.3	3.0	2.8	3.6	3.1
-80%	.7	3.5	.7	.4	1.8	1.6
-90%	.7	.1	.0	.0	.0	.0
-100%	48.4	53.8	50.2	57.0	56.5	73.1
-VARIABLE PERCENTAGE	2.8	1.0	3.0	1.6	2.7	2.5
-OTHER	1.4	.1	1.5	.2	.0	.0
-NO EMPLOYER CONTRIBUTION	17.4	14.0	15.7	18.4	10.9	4.1
-VOLUNTARY PLAN:						
-50%	2.1	.2	2.2	.5	.9	.0
-56%	.7	.0	.7	.1	.0	.0
-60%	.7	.0	.7	.1	1.8	.8
-80%	.7	4.1	.7	6.1	.0	.0
-90%	.7	.1	.7	.0	.9	.1
-100%	2.1	5.4	1.5	1.9	4.5	4.7
-VARIABLE PERCENTAGE	.7	.0	.7	.0	.0	.0
-NO EMPLOYER CONTRIBUTION	8.3	2.6	7.5	2.7	5.5	1.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
IV WAITING PERIOD FOR BENEFITS PAID UNDER THIS PLAN:						
-2 TO 6 WEEKS	.7	.8	.7	.3	2.7	7.9
-12 TO 16 WEEKS	12.5	8.3	13.4	15.2	8.2	4.1
-17 WEEKS	13.2	7.4	14.2	10.5	14.5	7.1
-20 TO 24 WEEKS	2.1	.3	1.5	.4	.9	.0
-26 WEEKS	52.0	47.6	49.6	44.4	43.8	32.7
-27 TO 30 WEEKS	3.5	5.5	3.7	5.6	3.6	1.5
-39 TO 42 WEEKS	.7	.0	1.5	.5	1.8	.6
-52 WEEKS	8.3	24.6	6.7	13.6	18.2	42.9
-53 TO 54 WEEKS	.7	.2	.7	.4	1.8	.5
-104 WEEKS	.7	.3	.7	.4	.9	.2
-VARIES WITH SICK LEAVE ENTITLEMENT ACCUMULATED UNDER A FORMAL PAID SICK LEAVE PLAN WITH:						
-MINIMUM OF 2 WEEKS OR USE OF HALF OF CREDITS	.0	.0	.7	.6	.0	.0
-MINIMUM OF 17 WEEKS	1.4	1.6	1.5	2.1	.9	1.0
-MINIMUM OF 26 WEEKS	1.4	.9	1.5	1.6	1.8	1.1
-NO MINIMUM	.7	1.0	.7	.6	.0	.0
-VARIES WITH SERVICE	2.1	1.5	2.2	3.7	.9	.4
-OTHER	.0	.0	.7	.1	.0	.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 13

INCIDENCE AND CHARACTERISTICS
CANADA
LONG TERM DISABILITY PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
V COVERAGE DURING WAITING PERIOD:						
-BY A FORMAL PAID SICK LEAVE PLAN AND/OR A SICKNESS INDEMNITY PLAN FOR THE FULL PERIOD	78.4	80.6	73.2	82.2	70.9	79.7
-TO THE EXTENT OF ENTITLEMENT UNDER A FORMAL PAID SICK LEAVE PLAN AND/ OR A SICKNESS INDEMNITY PLAN	18.1	14.3	23.1	13.2	26.4	18.9
-BY AN UNWRITTEN PRACTICE OR AN INFORMAL PLAN	2.1	.4	2.2	.4	.9	.2
-OTHER	1.4	4.7	1.5	4.2	1.8	1.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
VI RATE OF PAY DURING WAITING PERIOD:						
-FULL PAY FOR FULL PERIOD	25.7	42.0	14.9	28.5	9.1	6.3
-PARTIAL PAY FOR FULL PERIOD	1.4	.1	3.0	2.5	28.2	48.1
-VARIABLE PAY FOR FULL PERIOD	51.4	40.2	55.3	53.4	33.7	25.3
-FULL PAY TO EXTENT OF ENTITLEMENT	9.0	11.2	9.7	6.4	11.8	13.2
-PARTIAL PAY TO EXTENT OF ENTITLEMENT	.0	.0	.0	.0	1.8	.5
-VARIABLE PAY TO EXTENT OF ENTITLEMENT	9.7	5.9	14.2	8.6	13.6	6.3
-OTHER	.7	.2	.7	.2	.9	.1
-DISCRETIONARY	2.1	.4	2.2	.4	.9	.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
VII FORMULA FOR PAYMENT OF LTD BENEFITS:						
* -DOLLAR AMOUNT	.7	.0	1.5	.1	10.0	11.3
** -PERCENTAGE OF EARNINGS	98.6	100.0	97.8	99.8	90.0	88.7
-OTHER	.7	.0	.7	.1	.0	.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 1. MONTHLY DOLLAR AMOUNT PAID:						
-\$325	.0	.0	.0	.0	9.1	5.8
-\$400	.0	.0	.0	.0	9.1	1.6
-\$450	.0	.0	.0	.0	9.1	3.0
-\$500	.0	.0	.0	.0	9.1	9.7
-\$650	.0	.0	.0	.0	9.1	3.5
-\$675	.0	.0	.0	.0	9.1	7.1
-\$750	.0	.0	.0	.0	9.1	6.4
-\$800	100.0	100.0	.0	.0	.0	.0
-\$1100	.0	.0	.0	.0	18.1	40.5
-\$1430	.0	.0	.0	.0	9.1	.6
-VARIES WITH SALARY LEVEL	.0	.0	100.0	100.0	9.1	21.8
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
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TABLE 13

INCIDENCE AND CHARACTERISTICS
CANADA
LONG TERM DISABILITY PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
++ 2. PERCENTAGE OF EARNINGS PAID (BEFORE ADJUSTMENT FOR OTHER DISABILITY INCOME):						
-PERCENTAGE OF BASIC SALARY:						
-40%	.7	.0	.8	.1	1.0	.1
-50%	2.1	.4	4.6	.9	6.1	2.9
-55%	4.2	3.9	3.1	5.2	7.1	8.3
-60%	24.9	17.7	25.8	20.6	24.1	25.2
-64% TO 65%	4.9	3.0	3.8	3.7	3.0	3.9
-67%	22.5	14.6	24.4	12.1	18.2	22.4
-70%	16.9	16.9	15.3	21.6	15.2	12.1
-72%	.7	.1	.0	.0	.0	.0
-75%	5.6	10.1	4.6	2.8	7.1	4.5
-80% TO 85%	2.1	6.1	3.8	10.0	5.1	3.9
-PERCENTAGE OF NET SALARY:						
-60%	.7	.0	.8	.1	1.0	.1
-86%	.7	3.1	.0	.0	.0	.0
-VARIES AT DIFFERENT SALARY LEVELS	7.7	8.6	7.6	11.4	5.1	3.0
-VARIES WITH SERVICE	3.5	13.4	3.1	9.2	4.0	3.3
-VARIES ON ANOTHER BASIS	2.8	2.1	2.3	2.3	3.0	10.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
VIII MAXIMUM MONTHLY BENEFIT PAYABLE BY PLAN:						
-\$600 TO \$750	.7	.1	.7	.1	2.7	1.2
-\$800 TO \$1800	.7	.1	1.5	.4	7.3	2.0
-\$2000 TO \$2400	1.4	.4	3.7	1.8	8.2	8.0
-\$2500	6.3	.9	9.7	10.1	4.5	5.3
-\$2580 TO \$2600	.0	.0	.7	.6	.9	.1
-\$3000	4.9	.8	4.5	1.0	2.7	.6
-\$3200 TO \$3375	1.4	.4	1.5	.4	.9	6.0
-\$3500	3.5	2.1	3.7	1.5	2.7	1.3
-\$3600 TO \$3850	3.5	7.7	3.0	6.2	1.8	1.2
-\$4000	9.0	4.0	9.0	8.5	6.4	3.0
-\$4333 TO \$4500	4.9	5.8	4.5	1.1	4.5	1.7
-\$5000	19.8	16.0	18.1	15.1	12.7	4.2
-\$5500 TO \$5833	1.4	2.3	1.5	7.4	1.8	.2
-\$6000	8.3	8.2	8.2	7.2	4.5	1.3
-\$6500	.7	.2	.0	.0	.0	.0
-\$7000 TO \$7500	6.3	9.9	3.7	3.1	4.5	2.5
-\$8000 TO \$9500	2.8	2.2	3.0	5.5	1.8	11.4
-\$10000	2.8	1.3	3.0	1.7	.0	.0
-\$12000	1.4	4.0	1.5	1.9	1.8	4.5
-\$13000	.7	1.0	.7	1.2	.9	.8
-\$17500	.7	.5	.7	1.0	.9	.1
-OTHER	.0	.0	.7	.1	.9	2.5
-NO MAXIMUM DOLLAR AMOUNT SPECIFIED	18.1	32.1	16.4	24.1	20.3	34.1
-N/A, UNIFORM DOLLAR AMOUNT	.7	.0	.0	.0	7.3	8.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

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TABLE 13

INCIDENCE AND CHARACTERISTICS
CANADA
LONG TERM DISABILITY PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
IX EFFECT OF C/QPP DISABILITY BENEFITS OR ANY OTHER DISABILITY INCOME RECEIVED BY EMPLOYEE ON LTD BENEFIT PAYMENTS:						
-PAYMENT REDUCED BY FULL AMOUNT OF OTHER DISABILITY INCOME RECEIVED	74.2	73.2	74.0	70.7	70.0	76.2
-PAYMENT REDUCED ACCORDING TO AN OFFSET FORMULA WITH A PERCENTAGE OF SALARY NOT EXCEEDING:						
-60%	.7	9.7	.7	6.0	.9	1.5
-65%	.7	.3	.0	.0	.0	.0
-67%	.0	.0	.0	.0	.9	.4
-70%	2.1	.9	2.2	2.8	1.8	1.7
-75%	5.6	4.7	6.0	7.9	5.5	10.6
-80%	4.9	3.3	4.5	3.5	5.5	1.2
-85%	8.3	7.2	9.0	8.4	9.1	1.3
-100%	.7	.0	.7	.1	.0	.0
-OTHER	.7	.3	.7	.5	1.8	2.0
-PAYMENT REMAINS UNCHANGED	2.1	.4	2.2	.1	4.5	5.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
X COST OF LIVING INCREASES GRANTED SINCE JANUARY 1, 1986 TO ADJUST LTD BENEFITS:						
* -YES, FORMAL AUTOMATIC INCREASES	16.0	23.5	15.7	26.2	18.2	17.8
* -YES, FORMAL ARRANGEMENT WHEREBY BENEFITS ARE REVIEWED AND INCREASES MAY BE GRANTED	3.5	4.8	3.7	4.8	3.6	2.3
* -INCREASE NEGOTIATED	.7	.0	.7	.1	.9	.3
* -YES, BUT ONLY ON AN INFORMAL OR AD-HOC BASIS	6.9	15.0	6.0	10.1	5.5	2.7
-NO	72.9	56.7	73.9	58.8	71.8	76.9
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "*"

TABLE 13

INCIDENCE AND CHARACTERISTICS
CANADA
LONG TERM DISABILITY PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
+ 1. FORMULA USED TO ADJUST BENEFITS WHEN LAST INCREASED (SINCE JANUARY 1, 1986):						
-PERCENTAGE INCREASE BASED ON CPI:						
-1% TO 2%	10.3	8.3	8.6	18.4	9.7	26.7
-3%	12.8	3.1	11.4	2.4	16.1	17.5
-3.5% TO 4.4%	17.9	18.0	20.0	15.0	19.4	12.5
-5%	5.1	9.5	5.7	4.9	3.2	4.6
-6%	2.6	2.6	2.9	4.6	.0	.0
-8%	2.6	2.3	2.9	2.9	3.2	3.6
-11%	2.6	22.4	2.9	14.6	3.2	6.5
-PERCENTAGE INCREASE NOT RELATED TO CPI:						
-1.2%	2.6	.5	2.9	.9	3.2	1.3
-4%	5.1	1.9	5.7	1.7	3.2	1.6
-5%	5.1	2.1	5.7	2.9	6.5	5.6
-FLAT DOLLAR INCREASE PER MONTH OF:						
-\$100	.0	.0	.0	.0	3.2	.7
-BENEFIT INCREASES AS SALARIES OF DISABLED EMPLOYEE'S CLASS INCREASE	10.3	7.1	5.7	1.4	6.5	9.4
-OTHER	23.0	22.2	25.6	30.3	22.6	10.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
XI MAXIMUM PERIOD DURING WHICH A TOTALLY AND PERMANENTLY DISABLED EMPLOYEE RECEIVES BENEFITS:						
-1 YEAR	.0	.0	.0	.0	.9	.1
-VARIES WITH SERVICE	.0	.0	.7	.1	3.6	9.1
-UNTIL NORMAL RETIREMENT AGE	97.2	99.6	96.3	99.3	93.7	86.3
-OTHER	1.4	.1	1.5	.2	.9	4.2
-NO MAXIMUM SPECIFIED	1.4	.3	1.5	.4	.9	.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
XII MAXIMUM PERIOD DURING WHICH A PARTIALLY BUT PERMANENTLY DISABLED EMPLOYEE, CAPABLE OF WORKING, RECEIVES BENEFITS:						
-SIX MONTHS	.0	.0	.0	.0	.9	.4
-1 YEAR	2.1	1.1	3.0	3.2	6.4	17.8
-2 YEARS	70.1	64.4	70.2	70.8	60.9	48.3
-3 YEARS	4.2	4.2	4.5	3.5	5.5	2.0
-VARIES WITH SERVICE	.7	.3	.7	1.3	1.8	1.2
-UNTIL NORMAL RETIREMENT AGE	4.9	14.7	3.7	7.5	4.5	2.2
-OTHER	.7	.0	.0	.0	.9	1.1
-NO MAXIMUM SPECIFIED	7.6	2.7	8.2	2.7	5.5	3.0
-N/A, PAYMENTS STOP IMMEDIATELY	9.7	12.6	9.7	11.0	13.6	24.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

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TABLE 13

INCIDENCE AND CHARACTERISTICS
CANADA
LONG TERM DISABILITY PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
XIII DISABLED EMPLOYEE EARNS PENSIONABLE SERVICE WHILE ON LTD:						
* -YES, UNTIL NORMAL RETIREMENT AGE	84.7	82.8	81.4	85.7	80.1	77.4
-NO, AND PENSION BENEFIT BECOMES PAYABLE ONLY AT NORMAL RETIREMENT AGE	7.6	4.6	10.4	4.1	9.1	5.9
-NO, DISABILITY PENSION IS PAY- ABLE IMMEDIATELY	2.8	.7	3.0	.7	3.6	13.0
* -OTHER	1.4	9.9	2.2	7.9	3.6	2.0
-NO PENSION PLAN	3.5	2.0	3.0	1.6	3.6	1.7
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 1. DISABLED EMPLOYEE CONTRIBUTES TO PENSION FUND FOR PENSIONABLE SERVICE EARNED WHILE ON LTD:						
-YES	8.1	6.1	6.3	7.3	5.4	4.1
-NO	50.8	55.6	48.1	50.5	49.0	52.8
-CONTRIBUTIONS TO CONTRIBUTORY SUPPLEMENTARY PENSION PLAN ARE WAIVED	5.6	6.4	6.3	10.9	5.4	1.9
-N/A, NON-CONTRIBUTORY PENSION PLAN	33.1	31.2	36.6	31.1	38.0	40.8
-OTHER	2.4	.7	2.7	.2	2.2	.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "*"

PENSION PLANS

- SECTION 14: RETIREMENT SAVINGS PLANS
- SECTION 15: MONEY PURCHASE PENSION PLANS
- SECTION 16: UNIT AND FLAT BENEFIT PENSION PLANS

14. RETIREMENT SAVINGS PLANS

This section is a statistical resumé of the data collected with respect to retirement savings plans. Retirement savings plans are privately sponsored plans created to ensure a continuing income to retired employees and to the survivors of deceased employees or retirees in some cases. There are many different types of retirement savings plans, not all of which qualify for registration as pension plans. Plans which allow employees with vested rights the option to withdraw all contributions and interest in a lump sum instead of an annuity, or where contributions are invested in company stocks, do not qualify for registration. When preparing the questionnaire for this survey, six types of retirement savings plans were identified and are described below; only the first three may be registered as pension plans. It is not within the scope of this survey to present detailed information on deferred profit sharing plans, thrift or savings plans, stock purchase plans or registered retirement savings plans.

1. Money Purchase Plans: These plans are characterized by the fact that contributions to individual plans are defined and cost implications more easily determinable. Benefits paid by these plans at retirement are directly related to the investment performance of the plans during the contribution years. For further details, see Section 15.

2. Unit and Flat Benefit Plans: These are plans where the benefits payable at retirement are defined by a formula based on earnings and/or years of service. Employee contributions, when required, are usually defined as well, but employer contributions vary to ensure coverage of the cost of the benefit guarantee. For further details, see Section 16.

3. Deferred Profit Sharing Plans: Profits are assigned to individual employees under an approved formula to be accumulated and generally used at retirement to purchase a pension.

4. Thrift or Savings Plans: Include both employer and employee contributions; allow the employee to choose among several options for the investment of his/her own contributions (and in some plans, those of the employer, as well); have vesting provisions, and grant the employee with vested rights the option to withdraw all contributions in a lump sum when the employee so desires and/or upon termination of employment. Organizations do not usually use thrift or savings plans as their basic pension plan.

5. Stock Purchase Plans: These plans are also known as stock investment plans; their main purpose is to encourage and help employees buy shares in their company but some employers also use them as their basic pension plan. Employer contributions and/or a discount on the market price may sometimes serve as a stimulus to the plan. The employer may further facilitate the purchase of stock through payroll deductions, and aid in the administration of the plan.

6. Registered Retirement Savings Plans: These are defined contribution plans to which the employee and/or employer contributes. The employer makes the plan available to its employees as a group and pays administration and acquisition fees.

Survey findings on pension plans are found in Table 14 under the following headings:

- I Basic pension plan available to employees
- II Supplementary pension plan available to employees

EXPLANATORY NOTES

- I One establishment, shown under "OTHER" for all categories, reported a retirement savings plan. The three remaining establishments under "OTHER" reported combinations of defined benefit and defined contribution plans. One included a registered retirement savings plan as well for its Management/Professional employees. The distribution of these establishments by employee category is as follows: Management/Professional 2, Office 1, Non-Office 3. These establishments consider the combinations as one basic plan. In such cases data are reported in both Section 15 - Money Purchase Plans and in Section 16 - Unit and Flat Benefit Plans.
- II The establishments reporting under "OTHER TYPE OF PLANS" (Management/Professional 7, Office 6, Non-Office 6) indicated combinations of two, and in one case three, types of supplementary plans. All combinations include a group registered retirement plan. Other plans included in the combinations are a money purchase plan, a defined benefit plan, a thrift plan, a stock purchase and stock savings plan and three deferred profit sharing plans.

TABLE 14

INCIDENCE AND CHARACTERISTICS
CANADA
PENSION PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	NUMBER		NUMBER		NUMBER	
	ESTAB.	EMPL.	ESTAB.	EMPL.	ESTAB.	EMPL.
INCIDENCE - NUMBER						
PLAN PROVIDED	145	73,186	144	78,224	129	96,177
EMPLOYER CONTRIBUTES TO UNION-SPONSORED PLAN			1	423	5	4,868
PLAN NOT PROVIDED	4	339	4	152	6	1,092
TOTAL NUMBER	149	73,525	149	78,799	140	102,137
	PERCENT		PERCENT		PERCENT	
	ESTAB.	EMPL.	ESTAB.	EMPL.	ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
PLAN PROVIDED	97.3	99.5	96.6	99.3	92.1	94.1
EMPLOYER CONTRIBUTES TO UNION-SPONSORED PLAN	.0	.0	.7	.5	3.6	4.8
PLAN NOT PROVIDED	2.7	.5	2.7	.2	4.3	1.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
CHARACTERISTICS OF PLAN PROVIDED						
I BASIC PENSION PLAN AVAILABLE TO EMPLOYEES:						
-A MONEY PURCHASE PLAN	6.2	5.5	5.6	3.0	6.2	3.6
-A UNIT OR FLAT BENEFIT PLAN	90.3	91.5	91.6	92.8	89.1	86.1
-A DEFERRED PROFIT SHARING PLAN	1.4	2.1	1.4	3.7	1.6	10.0
-OTHER	2.1	.9	1.4	.5	3.1	.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
II SUPPLEMENTARY PENSION PLANS AVAILABLE TO EMPLOYEES:						
-A MONEY PURCHASE PLAN	3.4	2.8	3.5	1.5	2.3	2.5
-A UNIT OR FLAT BENEFIT PLAN	6.2	3.3	6.3	7.9	6.2	2.4
-A GROUP REGISTERED RETIREMENT SAVINGS PLAN	12.4	5.7	13.2	5.8	13.2	14.8
-A DEFERRED PROFIT SHARING PLAN	2.1	1.1	2.1	2.5	1.6	1.6
-A THRIFT OR SAVINGS PLAN	2.8	4.1	2.8	1.3	.8	1.5
-OTHER TYPE OF PLANS	4.8	5.3	4.2	5.6	4.7	2.8
-NO SUPPLEMENTARY PLAN AVAILABLE	68.3	77.7	67.9	75.4	71.2	74.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

15. MONEY PURCHASE PENSION PLANS

Money purchase plans are defined contribution plans. Both the employer's and the employee's contributions to the plan are fixed and the benefit the employee will derive from the plan on retirement, depends on the amount of the annuity that can be purchased with all the accumulated contributions and interest earned from the investment of these contributions. The main advantage of such plans to the employer is the control which can be exercised over costs.

The data for money purchase plans are presented under the following headings:

- I Employees in each category eligible for coverage (exclusive of any waiting period)
- II Waiting period before employee may participate in plan
- III Effect of C/QPP on basic plan
- IV Employer's rate of contribution
- V Employee's rate of contribution
- VI Provisions for full vesting
- VII Employer's contribution when a non-vested employee terminates employment
- VIII Provisions for gradual or partial vesting
- IX Normal retirement age
- X Employee obliged to retire at the normal retirement age
- XI Guaranteed minimum pension at retirement
- XII Benefit payable upon death of employee before retirement

EXPLANATORY NOTES

- II One establishment, reported under "OTHER" for all employee categories, indicates that membership is compulsory for employees from age 30 onward, but optional prior to that age.
- IV Four establishments are reported under "OTHER". The Management/Professional and Office employees at one establishment participate in a plan where the employer contributes 2% of earnings for those with less than 20 years service and 3% for those with 20 or more years of service. At another establishment the employer contributes for its Non-Office employees \$0.30 for each hour worked. Also for its Non-Office employees, a third establishment contributes \$0.15 per

hour worked for employees less than 50 years of age and \$0.30 per hour worked for older employees. One establishment reporting for all categories contributes 5%, but only on employee earnings over \$3,600.

V Four establishments are reported under "VARIES ON ANOTHER BASIS". The Management/Professional and Office employees at one establishment contribute 2% of earnings if they have less than 20 years of service and 3% if they have 20 or more years of service. At another establishment the Non-Office employees contribute \$0.20 for each hour worked. A third establishment indicates that employees in all categories may voluntarily contribute up to 5% of earnings. Contributions for employees in all categories at the fourth establishment are 5% of earnings above \$3,600.

V-1 The employees at one establishment reported under "DIFFERENT FORMULA" do not contribute to the pension plan for the first \$3,600 of earnings. The second establishment indicates that the contribution rate below and above the Year's Basic Exemption is the same, but that contributions are voluntary.

V-2 Three establishments report that the rate of interest on refunded contributions "VARIES ON ANOTHER BASIS". The first, reporting for its Management/Professional employees, states that the interest rate is tied to the rate for Government of Canada five year bonds. The remaining establishments, one reporting for its Management/Professional employees and the other for all employees, indicate that the rate is equal to the five year guaranteed rate at specified banks.

XI The establishment reported under "OTHER" has a minimum guaranteed pension of 1.35% for earnings below the YMPE and 1.8% for earnings above the YMPE of the average four best years of salary multiplied by the number of years of contributory service.

XII Four establishments are reported under "OTHER". Two indicated that in their non-contributory plans, the employer's contribution is paid. In the first establishment this applies to Management/ Professional and Office employees and in the second it applies to Non-Office employees. A third establishment, reporting for all categories, indicates that the employee's contribution may be returned, but the spouse may opt to keep the funds in the plan until the normal retirement date of the deceased employee. The fourth establishment states that spouses of its Management/Professional employees may receive a refund of the full amount credited to the deceased employee or an annuity for that amount.

TABLE 15

INCIDENCE AND CHARACTERISTICS
CANADA
MONEY PURCHASE PENSION PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.
INCIDENCE - NUMBER						
PLAN PROVIDED	11	4,402	9	2,410	11	3,820
PLAN NOT PROVIDED	138	69,123	140	76,389	129	98,317
TOTAL NUMBER	149	73,525	149	78,799	140	102,137
	PERCENT		PERCENT		PERCENT	
	ESTAB.	EMPL.	ESTAB.	EMPL.	ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
PLAN PROVIDED	7.4	6.0	6.0	3.1	7.9	3.7
PLAN NOT PROVIDED	92.6	94.0	94.0	96.9	92.1	96.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
CHARACTERISTICS OF PLAN PROVIDED						
I EMPLOYEES IN EACH CATEGORY ELIGIBLE FOR COVERAGE (EXCLUSIVE OF ANY WAITING PERIOD):						
-ALL EMPLOYEES	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
II WAITING PERIOD BEFORE EMPLOYEE MAY PARTICIPATE IN PLAN:						
-SERVICE RELATED:						
-2 TO 6 MONTHS	18.2	6.8	11.1	5.1	36.3	43.9
-12 MONTHS	18.2	2.1	22.2	8.8	18.2	3.3
-24 MONTHS	18.2	2.6	22.2	4.6	9.1	.1
-OTHER	9.1	1.0	11.1	2.1	9.1	.1
-NO WAITING PERIOD	36.3	87.5	33.4	79.4	27.3	52.6
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
III EFFECT OF C/QPP ON BASIC PLAN:						
-CONTRIBUTIONS ARE INTEGRATED	36.4	58.2	44.4	45.0	36.4	42.8
-CONTRIBUTIONS ARE STACKED	63.6	41.8	55.6	55.0	63.6	57.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
IV EMPLOYER'S RATE OF CONTRIBUTION:						
-AS A PERCENT OF EMPLOYEE'S ANNUAL EARNINGS:						
-1.0%	.0	.0	.0	.0	9.1	1.8
-2.5%	9.1	6.5	.0	.0	.0	.0
-3.0% TO 3.5%	18.2	16.2	11.1	20.7	9.1	6.7
-4.0%	.0	.0	11.1	4.0	9.1	.1
-5.0%	27.2	20.9	33.4	30.5	27.2	72.8
-7.5%	9.1	51.6	11.1	35.3	9.1	8.5
-10.0%	18.2	3.8	11.1	2.6	9.1	.2
-OTHER	18.2	1.0	22.2	6.9	27.3	9.9
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 15

INCIDENCE AND CHARACTERISTICS
CANADA
MONEY PURCHASE PENSION PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
V EMPLOYEE'S RATE OF CONTRIBUTION:						
-AS A PERCENT OF ANNUAL EARNINGS:						
* -2.0%	.0	.0	.0	.0	9.1	1.8
* -2.5%	9.1	6.5	.0	.0	.0	.0
* -3.5%	9.1	2.5	.0	.0	.0	.0
* -5.0%	27.2	20.9	33.4	30.5	27.2	72.8
* -6.0%	9.1	51.7	11.1	35.3	9.1	8.5
* -VARIES ON ANOTHER BASIS	27.3	2.2	33.3	9.5	27.3	4.6
-N/A, NO EMPLOYEE CONTRIBUTION	18.2	16.2	22.2	24.7	27.3	12.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 1. RATE OF EMPLOYEE'S CONTRIBUTION ON EARNINGS BELOW THE YEAR'S BASIC EXEMPTION:						
-INTEGRATED PLAN, CONTRIBUTION SAME AS EARNINGS OVER THE YMPE	22.2	19.9	28.5	33.8	25.0	44.2
-INTEGRATED PLAN, CONTRIBUTION SAME AS EARNINGS UP TO THE YMPE	22.2	66.8	28.6	53.6	25.0	48.4
-DIFFERENT FORMULA	22.2	2.5	28.6	11.7	25.0	3.8
-CONTRIBUTIONS ARE STACKED	33.4	10.8	14.3	.9	25.0	3.6
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 2. RATE OF INTEREST PAID ON REFUNDED EMPLOYEE CONTRIBUTIONS:						
-10.0%	.0	.0	.0	.0	12.5	2.1
-RATE VARIES ANNUALLY ACCORDING TO INVESTMENT EXPERIENCE OF FUND	66.7	88.0	85.7	97.2	75.0	97.8
-VARIES ON ANOTHER BASIS	33.3	12.0	14.3	2.8	12.5	.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
VI PROVISIONS FOR FULL VESTING:						
-IMMEDIATE VESTING	27.3	59.4	22.2	37.8	27.2	15.4
-MINIMUM SERVICE REQUIREMENT OF:						
-2 YEARS	36.3	17.2	44.5	31.6	27.3	8.7
-5 YEARS	18.2	5.3	22.2	7.2	18.2	34.1
-10 YEARS	9.1	2.5	.0	.0	18.2	3.1
-AGE-SERVICE RELATED:						
-AGE 25, 1 YEAR OF SERVICE	9.1	15.6	11.1	23.4	9.1	38.7
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

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INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "*"

TABLE 15

INCIDENCE AND CHARACTERISTICS
CANADA
MONEY PURCHASE PENSION PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
VII EMPLOYER'S CONTRIBUTION WHEN A NON-VESTED EMPLOYEE TERMINATES EMPLOYMENT:						
-FULL AMOUNT REMAINS IN FUND TO INCREASE MEMBERS' BENEFITS	36.3	10.4	33.3	11.2	36.3	35.5
-USED TO REDUCE EMPLOYER'S FUTURE COSTS	36.4	30.2	44.5	51.0	36.4	49.1
-N/A, IMMEDIATE VESTING	27.3	59.4	22.2	37.8	27.3	15.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
VIII PROVISIONS FOR GRADUAL OR PARTIAL VESTING:						
* -YES	9.1	2.5	.0	.0	.0	.0
-NO	90.9	97.5	100.0	100.0	100.0	100.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 1. PERCENT OF EMPLOYER'S CONTRIBUTION FIRST VESTED AND NUMBER OF YEARS OF SERVICE REQUIRED:						
-10% AFTER 1 YEAR	100.0	100.0	.0	.0	.0	.0
TOTAL PERCENT	100.0	100.0	.0	.0	.0	.0
IX NORMAL RETIREMENT AGE:						
-AGE 65	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
X EMPLOYEE OBLIGED TO RETIRE AT THE NORMAL RETIREMENT AGE:						
-YES	45.4	70.4	55.6	69.5	63.6	59.1
-NO, THE EMPLOYEE MAY WORK TILL AGE 70	18.2	6.8	11.1	5.1	18.2	39.5
-NO, THE EMPLOYEE MAY WORK TILL AGE 71	9.1	6.5	.0	.0	.0	.0
-NO MANDATORY RETIREMENT AGE	27.3	16.3	33.3	25.4	18.2	1.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
XI GUARANTEED MINIMUM PENSION AT RETIREMENT:						
-2% OF SALARY FOR EACH YEAR IN PLAN	9.1	1.0	11.1	2.1	9.1	.1
-OTHER	9.1	51.7	11.1	35.3	9.1	8.5
-NO GUARANTEED MINIMUM PENSION	81.8	47.3	77.8	62.6	81.8	91.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

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TABLE 15

INCIDENCE AND CHARACTERISTICS
CANADA
MONEY PURCHASE PENSION PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
XII BENEFIT PAYABLE UPON DEATH OF EMPLOYEE BEFORE RETIREMENT:						
-RETURN OF EMPLOYEE'S CONTRIBUTIONS	.0	.0	.0	.0	18.2	3.1
-RETURN OF BOTH EMPLOYEE'S AND EMPLOYER'S CONTRIBUTIONS	72.7	78.9	77.8	77.1	63.6	90.1
-OTHER	27.3	21.1	22.2	22.9	18.2	6.8
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

16. UNIT AND FLAT BENEFIT PENSION PLANS

Unit and flat benefit pension plans are also called defined benefit plans because the employee's pension is guaranteed by a predetermined formula which is not dependent upon the investment experience of the pension fund. Employees may be required to contribute a certain percentage of salary to the plan, in which case it is called a contributory plan. Where the plan is financed entirely by employer contributions, it is said to be a non-contributory plan.

Both unit and flat benefit plans use years of service as the basis for their formulae to calculate pension entitlement; this is the first variable of the pension formula. The longer an employee has been with the employer on retiring, the greater the pension.

In unit benefit plans, employee's salary, expressed as a final average, average best, or career average (adjusted or non-adjusted), is the other variable in the pension formula, which, when multiplied with a usually constant factor expressed as a percentage of salary constitutes the unit of pension earned per year of service, (e.g. $2\% \times 35 \times \$20,000$, where 35 equals the total years of service as a member of the plan and where \$20,000 equals the average salary for the five best years. This employee's pension would equal $70\% \times \$20,000$ or \$14,000 per year). The percentage is a constant factor in most plans, but in others, it is a variable which depends on the age of the employee, the position level, the level of salary or the year when service is performed.

In flat benefit plans, a uniform or variable dollar amount is allocated for each year of service with the employer to arrive at a monthly pension benefit.

Unit and flat benefit pension plans may be integrated with the Canada or Quebec Pension Plans or they may be in addition to the government plans. A plan which is integrated will have a different formula for determining contributions and benefits on earnings which are subject to the C/QPP. For example, an integrated plan requiring employee contributions equal to 6% of earnings may only require contributions equal to 4.0% for earnings below the year's maximum pensionable earnings (YMPE) because 2.0% of these earnings must be contributed to C/QPP. Likewise, the defined benefit provided by this plan would normally be offset by benefits received from C/QPP.

A contributory plan is not integrated with C/QPP when neither its contribution nor its benefit formulae are reduced to compensate for contributions to or benefits from C/QPP. For non-contributory plans, it is the benefit formula which remains unchanged despite benefits paid by C/QPP. For both types of plans, the plan's contributions and/or benefits are said to be stacked.

The incidence and characteristics data for unit and flat benefit pension plans are compiled under the following principal headings:

- I Employees eligible for coverage under the plan described below
(exclusive of any waiting period)
- II Waiting period before employee may participate in plan
- III Relation of basic plan to C/QPP
- IV Integration of benefits
- V Early retirement benefits are off-set with C/QPP
- VI Nature of basic plan
- VII Nature of benefit formula of basic plan
- VIII Maximum number of years of pensionable service under the basic plan
- IX Maximum annual pension benefit payable
- X Provisions for full vesting
- XI Employer's contribution when a non-vested employee terminates employment
- XII Provisions for gradual or partial vesting
- XIII Earliest age for non-reduced deferred pension
- XIV Normal retirement age
- XV Employee obliged to retire at the normal retirement age
- XVI Provisions for voluntary early retirement
- XVII Provisions for early retirement due to illness or disability
- XVIII Guaranteed minimum period for pension benefits
- XIX Survivors' pension benefits
- XX Portability of pension credits
- XXI Long term pension-indexing objectives
- XXII Number of post retirement adjustments since January 1, 1986, and date of most recent adjustment
- XXIII Cumulative pension increase granted from 1978 to 1987
- XXIV Supplementary unit or flat benefit coverage

EXPLANATORY NOTES

I-XXIV Since the last benefits survey, several jurisdictions have implemented new pension legislation. Some establishments had incorporated the necessary changes into their plans, while others had not yet begun to do so, and still others were part way through the process. This situation is reflected in the survey results.

III The establishment reporting under "OTHER FORMULA" for all three categories reports the non-contributory plan pays the greater of three benefit formulae and in two of the formulae integration is a consideration.

IV The first of three establishments reporting under "OTHER FORMULA", uses an adjusted salary value in the pension formula for all its employees. The adjusted salary is 60% of salary up to the YMPE, 100% of salary from the YMPE to \$45,000 and 60% of any remaining salary. The second establishment reporting for its Management/Professional and Office employees, uses two formulae; one step rate formula and one fully integrated formula. The third establishment reduces the benefit by \$48 for each year of service between July 1966 and December 1974 plus 1/40th of the annual QPP for each year of service after 1974 for Management/Professional and Office employees.

V The establishment reported under "OTHER" for all categories, offers an optional bridging supplement to age 60, whereby if the option is exercised the employee receives an amount equal to C/QPP and commences to pay back via a reduced pension at age 60. A second establishment also reporting for all categories, indicates that the offset takes place when the pensioner becomes eligible for C/QPP. A third establishment has two formulae for its Management/Professional and Office employees. One formula is offset when payable and the other is offset at age 65. Bridging provisions with a variety of conditions were reported by several establishments listed under "WHEN PENSIONS PAYABLE" and "AT AGE 65".

VI-2 Five establishments are reported under "DIFFERENT FORMULA". Employees at the first establishment make no contributions below 20% of the YMPE; at another establishment no contributions are made below 35% of the YMPE; at a third establishment no contributions are made below the YMPE; employees at a fourth establishment make no contributions on earnings below \$40,000 and the fifth establishment sets a fixed contribution of \$7.00 per week.

VI-3 Of the five establishments reporting their interest "RATE VARIES ON ANOTHER BASIS", two state that it is based on the experience of the fund less 2%. The third establishment has a variable percentage based on the CPI (Dec. to Dec.) plus 2%. In the fourth establishment, the administrator may choose between the rate of return on fixed term deposits and the return of the pension fund. The fifth establishment reports that the rate is updated regularly by the plan administrator.

VII-1-B The establishment reporting under "OTHER" for all categories expresses its benefit formula as follows: monthly accrual rate X months of service X final average earnings (best 60 months of final 120 months). The monthly accrual rate equals 0.4 divided by the months of service.

VII-1-E One employer reporting a benefit of 1% of earnings up to the YMPE calculates these benefits on a non-adjusted career earnings basis. The second such establishment, reporting for Management/Professional and Office employees, uses an adjusted career average formula last adjusted in 1981.

The first of six establishments under "OTHER", reporting for all categories, has a formula which uses a varying percentage (based on years of service and starting date) multiplied by the average adjusted salary over the last five years (60% of salary up to the YMPE, 100% from the YMPE to \$45,000 and 60% of all other salary). Employees in the Non-Office category of a second establishment and the Office category of a third establishment receive a benefit based on the larger of two formulae; the first being 50% of contributions and the second being 1.65% X years of service X average salary over the last five years. The fourth establishment, for its Management/Professional and Office employees, provides the choice of two formulae: 2% X years of service X career average salary or 2% X years of service X average salary for the best five years in the last ten years. The fifth establishment, reporting for Non-Office employees, indicates a benefit of 42.5% of contributions plus \$8 for each year of contributory service between 1948 and 1958 plus \$5.50 for each year of contributory service plus non-contributory benefit of \$10.40 for each year of seniority. The last establishment, reporting for all categories, provides a benefit of 60% of final average earnings.

VII-2 Three establishments report under "VARIES WITH SALARY GRADE". One establishment reports for all categories that the flat benefit amount varies from \$28 to \$28.75 depending on the wage rate of the employee. Another establishment reports that its Non-Office employees are eligible for a benefit which varies according to the average salary over the last five years of employment. The third establishment reports that the benefit for its Non-Office employees varies by rate classification.

Three establishments indicate that their benefit formula "VARIES ON ANOTHER BASIS". These formulae apply to Non-Office employees only. The first establishment provides a benefit which varies from \$17.50 to \$20.50 depending on years of service plus \$50 per month. The second establishment has a benefit which varies according to the year in which it was earned. The last establishment provides a benefit of \$12 for service before 1987 and \$15 for service after 1987.

X Two establishments report full vesting under "OTHER PROVISIONS". The first vests its employees after ten years service and 32 years of age or after five years of service and 35 years of age. The other establishment vests employees after 15 years of service or after ten years at age 45.

XVI-1, One establishment, reporting under "OTHER" for Management/Professional
XVI-2 and Office employees, indicates that once vested, employees are eligible for an immediate adjusted pension. The adjustment formula, however, precludes retirement earlier than age 46 with any pension. The following tables describe the provisions of the plans of establishments reporting "CHOICE OF THE ABOVE". The three columns on the right represent the three employee categories and the applicable number of establishments is found under the category to which the description applies.

XVI-1	Explanation of "CHOICE OF THE ABOVE"	No. of employers		
		Management/ Professional	Office	Non-Office
1.	35 years of service <u>or</u> age 58 or age/service combination of 85 with a minimum age of 55.	-	-	1
2.	age 55 with 25 years of service <u>or</u> age 60 with 20 years of service.	1	-	-
3.	age 55 with 25 years of service <u>or</u> 30 years of service <u>or</u> age 60 with 15 years of service.	1	1	1
4.	30 years of service <u>or</u> age 62 with 10 years of service.	1	1	1
5.	age plus service equal to 85 <u>or</u> age 62 with 10 years of service.	1	1	1
6.	age 58 and 30 years of service <u>or</u> 35 years of service.	-	-	1
7.	age 60 with 10 years of service <u>or</u> age 55 with 30 years of service.	1	1	1
8.	age 60 with 10 years of service <u>or</u> age 55 with 35 years of service.	2	2	2
9.	age 60 with 15 years of service <u>or</u> 35 years of service.	1	1	1
10.	age 60 with 10 years of service <u>or</u> 35 years service.	1	1	-
11.	age 60 <u>or</u> 35 years of service.	1	1	1
12.	age 62 with 10 years of service <u>or</u> age 58 with 30 years of service <u>or</u> 35 years of service.	1	1	-

13.	age 62 with 10 years of service <u>or</u> age/service combination of 90 with a minimum age of 55.	1	-	-
14.	age 62 with 10 years of service <u>or</u> age/service combination of 90.	-	1	1
15.	age 62 with 35 years of service <u>or</u> age/service combination with a minimum of age 55.	1	1	1

XVI-2	Explanation of "CHOICE OF THE ABOVE"	No. of employers		
		Management/ Professional	Office	Non-Office
1.	25 years of service <u>or</u> an age-service total equal to 80.	1	1	1
2.	30 years of service <u>or</u> age 55.	1	1	1
3.	30 years of service <u>or</u> age 55 with 2 years of service.	1	1	1
4.	age 60 with 10 years of service <u>or</u> an age-service total equal to 85 with a minimum age of 55.	-	-	2
5.	age 45 and 25 years of service <u>or</u> age 50 and 20 years of service <u>or</u> age 55 and 2 years of service.	1	-	-
6.	age 60 <u>or</u> age/service combination of 90 with a minimum age of 55.	1	1	1

XVI-3 Four establishments report under "OTHER". The first establishment, reporting for its Management/Professional and Office employees, indicates a reduction of 0.33% for each of the first 48 months before age 62, 0.45% for the next 48 months and any remaining months at 0.6%. The other three establishments report for all employee categories. One establishment indicates a 6% per year reduction for the first three years, 5% for the next three years and 4% for the last four years. Another indicates a 0.5% per month reduction for each month before age 60 or 35 years of service whichever is earlier. The last establishment combines age and service to determine the reduction. Employees with 20 or more years of service receive no reduction after age 58 and an 8% reduction for each year between age 55 and 57; employees with less than 20 years of service receive a reduction of 5% for each year between age 55 and 65.

- XVII One establishment reporting under "OTHER" for the Non-Office employees states that a full disability pension is available if a CPP disability pension is payable.
- XVII-3 One of the two establishments reported as "OTHER" has a reduction formula of 0.2% per month for age 60 to 62, 0.5% for age 58 to 60, and 0.6% for age 55 to 58. This is reported for Non-Office employees. The establishment reporting "OTHER" for all employees indicates that the pension is calculated on the same basic pension formula with years of service increased by half the number of years it is possible to have worked between the date of disability and the employee's normal retirement age.
- XIX-1-A Twenty-two establishments report under "OTHER". Two indicate that if the spouse is the beneficiary and the employee was at least 55 years of age, the spouse receives 50% of the value of the joint life option. One of these reports for all employee categories, the other for Management/Professional and Office. One establishment, reporting for all categories, indicates that for employees less than 55 years of age at death, spouses receive the value of all pension credits; spouses of older employees receive the spouses portion of a joint life option pension. Spouses of employees in all categories at another establishment receive 50% of pension credits if the deceased employee had an age/service combination of 60 with at least 15 years of service. At another establishment spouses of employees in all categories receive a 60% pension if the employee was eligible for retirement, otherwise the spouse receives the value of the deceased employee's vested credits. One establishment states that for employees younger than 55 with less than 10 years service, the spouse receives a return of contributions; however for employees 55 and older with 10 or more years of service, the spouse may choose between a return of contributions plus interest or 60 pension payments based on service and salary at the time of the employee's death. This applies for all categories. Spouses of deceased Non-Office employees at one establishment receive either a deferred pension based on a flat benefit amount and service at the time of the employee's death or the actuarial equivalent as a lump sum. Spouses of employees in the Management/Professional and Office category at that same establishment receive a return of contributions plus interest if the deceased employee was less than 55 years old or, the greater of a return of contributions plus interest or the actuarially reduced value of the normal retirement benefit if the employee was older than 55 at time of death. Another establishment, reporting for all employee categories, offers spouses the same choice of return of contributions plus interest or the actuarial value of the normal pension benefit. Similarly, another establishment, provides a return of contribution for service before January 1, 1985 and the commuted value of the pension credits for service after that date. This applies to all categories. One establishment provides spouses of its Management/Professional and Office employees with 2/3 of the accumulated benefit credits but not less than 15% of the employees final average earnings. Spouses of employees in all categories at another establishment receive the commuted value of pension credits earned. Employee and vested employer contributions are made available to spouses of deceased employees from all categories at

another establishment, for the purchase of an annuity. For all categories, one establishment reports that spouses receive contributions plus interest as an annuity or, if the employee was aged 55 or older at death, either a deferred pension or 2/3 of an immediate pension. At another establishment, reporting for all categories, spouses or any designated beneficiary, receive a return of contributions plus interest for employees less than 55 years of age or 100% of the pension for five years. Spouses of employees from all categories at one establishment receive a return of the employees contributions plus a portion of the employers contribution which varies with service. Another establishment indicates, for all categories, that for employees with an age/service combination of 90, the spouse receives a 50% pension. A return of contributions is provided if that qualification is not met. In one establishment, reporting for all categories, if the employee had been eligible for early retirement, the spouse receives the larger of a return of contributions plus interest or 144 early retirement pension payments. The commuted value of earned credits or 60% of a deferred pension are available to spouses of employees in all categories at one establishment. Surviving spouses of Non-Office employees at another establishment receive the value of earned credits as an immediate or deferred annuity. For all categories at another establishment the spouse may chose an immediate or a deferred pension, or a lump sum amount equal to the commuted value of the pension for service after January 1, 1987. At another establishment, spouses of employees from all categories receive 60% of all pension credits earned after January 1, 1987 plus the return of any contributions. Reporting for its Management/Professional employees, one establishment stated that a spouse would receive a lump sum value equal to all credits earned after 1986.

XIX-1-B Five establishments are reported as "OTHER". At the first establishment, reporting for all categories, the spouse receives 50% of pension credits or 20% of the employee's salary at the time of death plus an additional 10% of salary if there are dependent children. The second establishment, reporting for all categories, specifies that any designated beneficiary of an employee younger than 55 at death receives a return of contributions plus interest. For employees 55 or older, the beneficiary receives 100% of a reduced pension for five years. Another establishment, again reporting for all categories, indicates that the beneficiary would receive the commuted value of credits earned after January 1, 1987. The fourth establishment provides the same benefit in respect of all employee categories with the exception that the benefit is taken as a deferred annuity. The fifth establishment reports for its Management/Professional and Office employees that the beneficiary receives the greater of the commuted value of credits earned to the time of death or twice the contributions plus interest.

XIX-1-C Ten organizations reported under "OTHER", the first for Management/Professional and Office categories and the remainder for all categories. The first establishment provides a return of contributions plus interest. Three establishments provides the commuted value of a deferred life annuity. A fifth establishment provides the commuted value of the employees pension credits earned

to the time of death. Another establishment provides 50% of the pension available per child to a maximum of \$3,600 per year per child. A seventh establishment, for employees less than 55 years old, provides a return of contributions and for employees 55 or older, provides the larger of contributions plus interest or the actuarial value of the normal retirement benefit. The eighth establishment indicates that if the child is the designated beneficiary and the employee was less than 55 years old, a return of contributions is provided; if the employee is 55 or older the child would receive 100% of a reduced pension for five years. Another establishment provides a return of the employees contributions plus interest along with a varying amount of the employers contributions based on the employees length of service. In the tenth establishment, the designated beneficiary receives the greater of a return of contributions plus interest or 144 payments of an early retirement pension. In both instances the employee must have been eligible for early retirement.

XIX-2-A Four establishments report under "OTHER" and, except where indicated, all report for the three employee categories. The first establishment states that all forms of pensions have survivor provisions ranging from 50% to 90% of the employee's pension. The second establishment reports a return of contributions for pensions commencing prior to January 1, 1987 and the commuted value of 60% of the employee's pension for pensions beginning after January 1, 1987. Two establishments, one reporting only for its Management/ Professional and Office staff, state that employees may elect at retirement either a 50% survivors pension or 60% of an actuarially reduced pension.

XIX-2-C Six establishments report under "OTHER" and, except where indicated, all report for the three employee categories. The first establishment indicates a benefit equivalent to the difference between the employee's contributions and any pension received by the spouse. A second establishment provides contributions plus interest. The third establishment provides 50% of the employees pension per child to a maximum of \$3600 per year per child. The fourth establishment provides the commuted value of a deferred pension. In the fifth establishment the designated beneficiary is entitled to the greater of contributions plus interest or 144 pension payments. The sixth establishment, reporting for its Management/ Professional and Office employees, indicates that retirees elect either a 50% survivors pension or 60% of an actuarially reduced pension.

XIX-3 One establishment, reporting for all categories, indicates that a common-law spouse, designated as the beneficiary will receive the full survivors benefit.

XX One of the establishments reporting under "OTHER" for all categories indicates immediate portability to the federal government and after five years to any other employer willing to accept the pension. The second organization, again reporting for all categories, states that employees whose contributions are vested and locked-in are eligible to transfer funds to a locked-in RRSP or another pension plan.

XXI Four establishments report as follows under "OTHER FORMULAE". The first three establishments report for all categories; the last establishment reports for Management/Professional and Office employees.

1. CPI minus 2% times 75%.
2. benefits paid from two funds: variable fund benefits are adjusted annually according to the performance of the fund; fixed fund benefits are adjusted on an ad hoc basis.
3. lesser of CPI or excess (over 4%) of yield on 1 - 3 year Government of Canada Bonds during the previous year.
4. policy currently under review.

XXII-1 Eighteen employers report that pension benefits were adjusted using a formula where the "% VARIES WITH THE DATE OF RETIREMENT". The formula used may consist of a fixed percentage per year of retirement prior to a given date, usually capped at a specified maximum, or it may be a percentage of CPI for the years in retirement.

The following formulae are used by establishments listed under "OTHER" for all three employee categories, except where noted:

1. 50% of CPI
2. 2% automatically plus an ad hoc adjustment varying by retirement date (maximum 65% of CPI)
3. for retirement prior to 1977, greater of 1% or monthly increase of \$5 to \$50 (depending on retirement date)
4. varies by age, salary at retirement and CPI
5. 11.8% for benefit from one fund; % from other fund unknown (total benefit is paid from both funds)
6. approximately 60% of CPI (with minimum and maximum amounts specified)
7. CPI to a maximum of 2% plus ad hoc indexing of 50% of CPI
8. 60% CPI
9. between 1.75% and 2%
10. (CPI - 2%) 75%
11. actuarial increase based on service, number of years on pension and social security entitlement
12. 2% per year from June 1981 to August 1986 (Management/Professional and Office categories)

- XXII-3 Of the eight establishments reported under "OTHER", three indicate that no adjustment is made. Two of these report for all categories, while the third reports only for Non-Office employees. Two establishments indicate that they have neither a disability pension provision nor an LTD plan. Of these, one reports for Office and Non-Office and the other for Non-Office only. One establishment reports that adjustments are negotiated for its Office and Non-Office employees. Another establishment, reporting for all categories, indicates that the adjustment policy is under review. The eighth establishment indicates that, for its Management/Professional and Office employees, adjustments are immediate but only relate to pensions granted prior to the institution of the LTD plan.
- XXIII Four establishments report under "OTHER". Three report for all categories and the last establishment reports for Management/Professional and Office employees. The first establishment reports one adjustment in the last 10 years which is a monthly adjustment of \$5.00 per year since retirement, with a minimum of 5%. The next establishment has adjusted pensions between 50% to 60% of the yearly CPI since 1978, The third establishment reports a 51% increase from 1982 to 1987, but that increases between 1978 and 1982 were related to years since retirement. The last establishment reports increases varying from 2.8% to 3.0% per year.
- XXIV-1 One establishment reported under "SOME EMPLOYEES" states that employees in all categories must be age 45 or older. A second establishment, reporting for Management/Professional employees, indicates that only employees earning over \$45,000 are eligible. The third establishment, reporting for Office staff, states that only drafters and non-union employees are eligible.
- XXIV-5-E One establishment, reporting for its Management/Professional and Office employees, indicates a benefit of 5% of contributions monthly. The other two establishments, one reporting for Management/Professional and Office and one reporting for all categories, state that the benefit is 2.25% of earnings above the YMPE for each year of service.

TABLE 16

INCIDENCE AND CHARACTERISTICS
CANADA
UNIT AND FLAT BENEFIT PENSION PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	NUMBER		NUMBER		NUMBER	
	ESTAB.	EMPL.	ESTAB.	EMPL.	ESTAB.	EMPL.
INCIDENCE - NUMBER						
PLAN PROVIDED	133	67,369	133	72,727	118	83,035
PLAN NOT PROVIDED	16	6,156	16	6,072	22	19,102
TOTAL NUMBER	149	73,525	149	78,799	140	102,137
	PERCENT		PERCENT		PERCENT	
	ESTAB.	EMPL.	ESTAB.	EMPL.	ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
PLAN PROVIDED	89.3	91.6	89.3	92.3	84.3	81.3
PLAN NOT PROVIDED	10.7	8.4	10.7	7.7	15.7	18.7
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
CHARACTERISTICS OF PLAN PROVIDED						
I EMPLOYEES ELIGIBLE FOR COVERAGE UNDER THE PLAN DESCRIBED BELOW (EXCLUSIVE OF ANY WAITING PERIOD):						
-ALL EMPLOYEES	92.4	90.3	92.4	87.4	90.8	86.4
-EMPLOYEES EARNING MORE THAN YMPE ONLY	.8	1.0	.8	2.0	.8	.7
-EMPLOYEES HIRED BEFORE:						
-AGE 50	.8	.2	.8	.2	.8	.3
-AGE 55	1.5	6.3	1.5	4.7	1.7	2.5
-AGE 60	3.0	1.1	3.0	2.7	4.2	8.0
-AGE 62	1.5	1.1	1.5	3.0	1.7	2.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
II WAITING PERIOD BEFORE EMPLOYEE MAY PARTICIPATE IN PLAN:						
-SERVICE RELATED:						
-2 TO 6 MONTHS	13.5	10.4	14.3	15.0	16.1	14.5
-1 YEAR	12.8	10.9	12.8	14.2	12.7	13.7
-1.5 TO 2 YEARS	9.8	5.0	11.3	5.5	12.7	3.6
-AGE RELATED:						
-AGE 18	6.0	3.3	6.0	5.3	4.2	1.3
-AGE 20 TO 25	3.8	1.1	4.5	1.7	5.1	1.7
-AGE-SERVICE RELATED:						
-AGE 18, 3 MONTHS TO 1 YEAR OF SERVICE	2.3	1.5	2.3	.9	3.4	4.1
-AGE 21, 1 YEAR OF SERVICE	3.8	3.1	3.8	2.5	3.4	5.2
-AGE 25, 1 TO 2 YEARS OF SERVICE	6.8	2.2	6.0	3.0	3.4	8.4
-CHOICE OF AGE OR SERVICE:						
-AGE 25 OR 2 YEARS OF SERVICE	.8	2.1	.8	6.4	.8	.2
-NO WAITING PERIOD	40.4	60.4	38.2	45.5	38.2	47.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 16

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UNIT AND FLAT BENEFIT PENSION PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
III RELATION OF BASIC PLAN TO C/QPP:						
-BOTH CONTRIBUTIONS AND BENEFITS ARE INTEGRATED WITH C/QPP	75.8	77.0	74.3	80.3	63.6	70.1
-CONTRIBUTIONS ONLY ARE INTEGRATED WITH C/QPP, BENEFITS ARE STACKED	8.3	7.0	8.3	4.6	6.8	1.0
-BENEFITS ONLY ARE INTEGRATED WITH C/QPP, CONTRIBUTIONS ARE STACKED	2.3	.7	2.3	1.0	3.4	1.4
-CONTRIBUTIONS AND BENEFITS ARE STACKED	11.3	3.8	13.5	6.5	24.6	25.4
-CONTRIBUTIONS ONLY ON EARNINGS ABOVE YMPE	1.5	1.2	.8	2.0	.8	.7
-OTHER FORMULA	.8	10.3	.8	5.6	.8	1.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
IV INTEGRATION OF BENEFITS:						
-BENEFITS ARE FULLY INTEGRATED WITH C/QPP	36.5	40.6	35.0	39.9	34.7	48.8
-PERCENTAGE OF PARTIAL INTEGRATION:						
-19.0%	.8	.3	.8	.5	.8	.3
-50.0%	6.0	4.2	6.0	8.6	1.7	.6
-70.0%	.8	.0	.8	.1	.0	.0
-STEP RATE FORMULA, PERCENTAGE UNDER THE YMPE:						
-0.5%	.8	.2	.8	.1	.8	.0
-0.6% TO 0.75%	1.5	.8	1.5	.6	1.7	.7
-0.9%	.8	.0	.8	.0	.8	.1
-1.0%	11.3	14.2	11.3	12.4	10.2	6.4
-1.12% TO 1.25%	4.5	2.2	4.5	2.2	2.5	1.2
-1.3%	6.8	9.0	6.8	6.2	5.1	9.1
-1.4%	3.0	3.1	3.0	7.4	2.5	1.4
-1.5%	2.3	.1	2.3	.1	1.7	.2
-INELIGIBLE EARNINGS METHOD:						
-20% OF YMPE	.8	2.1	.8	2.2	.8	.1
-OTHER FORMULA	2.3	2.1	2.3	1.8	.8	.1
-BENEFITS NOT INTEGRATED	21.8	21.1	23.3	17.9	35.9	31.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
V EARLY RETIREMENT BENEFITS ARE OFF-SET WITH C/QPP:						
-WHEN PENSION BECOMES PAYABLE	36.7	34.4	35.3	33.7	23.7	31.5
-UPON RECEIPT OF C/QPP BENEFITS	30.1	29.4	30.1	30.7	29.7	30.8
-AT AGE 65	8.3	10.5	7.5	13.0	7.6	6.1
-OTHER	2.3	12.8	2.3	7.1	1.7	1.5
-BENEFITS NOT INTEGRATED	22.6	12.9	24.8	15.5	37.3	30.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
VI NATURE OF BASIC PLAN:						
* -CONTRIBUTORY	60.9	67.3	60.2	68.4	54.2	57.8
-NON-CONTRIBUTORY	39.1	32.7	39.8	31.6	45.8	42.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

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TABLE 16

INCIDENCE AND CHARACTERISTICS
CANADA
UNIT AND FLAT BENEFIT PENSION PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
+ 1. EMPLOYEE'S RATE OF CONTRIBUTION:						
-2.0% TO 3.3%	6.2	2.1	7.5	1.3	3.1	.3
-4.0%	11.1	5.0	10.0	3.8	6.3	10.7
-4.2% TO 4.8%	2.5	2.2	3.8	7.6	3.1	1.3
-5.0%	37.1	34.7	36.0	40.8	37.3	23.8
-5.5% TO 5.8%	6.2	8.0	6.3	6.8	4.7	2.9
-6.0%	12.3	22.0	13.8	21.2	15.6	26.7
-6.4%	1.2	.4	1.3	1.7	1.6	2.0
-6.5%	4.9	4.4	5.0	3.3	6.3	14.8
-6.7% TO 6.9%	2.5	1.6	1.3	.8	1.6	.6
-7.0% TO 7.5%	14.8	18.8	15.0	12.7	18.8	14.0
-A FLAT DOLLAR AMOUNT	.0	.0	.0	.0	1.6	2.9
-VARIES BY SALARY GRADE	1.2	.8	.0	.0	.0	.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 2. RATE OF EMPLOYEE'S CONTRIBUTION ON EARNINGS BELOW THE YEAR'S BASIC EXEMPTION:						
-INTEGRATED PLAN, CONTRIBUTIONS SAME AS EARNINGS OVER THE YMPE	22.2	22.2	23.8	24.0	20.3	22.8
-INTEGRATED PLAN, CONTRIBUTIONS SAME AS EARNINGS UP TO THE YMPE	64.2	68.5	63.6	64.8	68.8	66.3
-DIFFERENT FORMULA	6.2	4.3	6.3	4.6	4.7	3.5
-N/A, CONTRIBUTIONS ARE STACKED	2.5	1.5	2.5	.7	3.1	6.0
-NO CONTRIBUTIONS TO PLAN UNDER YMPE	4.9	3.5	3.8	5.9	3.1	1.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 3. RATE OF INTEREST ON REFUNDED EMPLOYEE CONTRIBUTIONS:						
-3.0%	3.7	12.3	2.5	2.8	3.1	3.5
-4.0%	11.1	14.9	11.3	16.1	14.1	28.8
-5.0%	2.5	.7	3.8	.9	3.1	.9
-5.5%	1.2	.5	1.3	.4	1.6	1.8
-6.0% TO 6.3%	4.9	2.4	7.5	3.8	6.3	2.2
-7.0%	4.9	4.1	3.8	2.4	1.6	7.7
-7.2%	3.7	3.0	2.5	3.3	3.1	10.9
-7.5% TO 10.0%	3.7	2.1	3.8	3.4	3.1	1.4
-RATE VARIES ANNUALLY ACCORDING TO INVESTMENT EXPERIENCE OF FUND	34.7	29.5	34.6	34.2	35.8	21.7
-BASED ON BANK RATES FOR NON-CHEQUING SAVINGS ACCOUNTS	14.8	17.7	13.8	13.2	12.5	14.4
-BASED ON RATES FOR GUARANTEED INVESTMENT CERTIFICATES	3.7	1.9	3.8	2.0	4.7	1.7
-RATE SET BY LEGISLATION	4.9	.8	5.0	1.0	4.7	.3
-RATE VARIES ON ANOTHER BASIS	6.2	10.1	6.3	16.5	6.3	4.7
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

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TABLE 16

INCIDENCE AND CHARACTERISTICS
CANADA
UNIT AND FLAT BENEFIT PENSION PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
VII NATURE OF BENEFIT FORMULA OF BASIC PLAN:						
* -UNIT BENEFIT FORMULA	98.5	99.5	95.5	98.8	76.3	73.2
** -FLAT BENEFIT FORMULA	1.5	.5	4.5	1.2	23.7	26.8
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
1. DESCRIPTION OF UNIT BENEFIT FORMULAE:						
+ A. FINAL AVERAGE EARNINGS:						
-OVER LAST 3 YEARS:						
-1.0%	.8	.8	.8	1.8	1.1	.2
-1.63% TO 1.75%	1.5	.6	1.6	1.1	1.1	.2
-2.0%	1.5	.2	1.6	.2	1.1	.0
-OVER LAST 5 YEARS:						
-1.5%	.8	.8	.8	1.0	.0	.0
-1.75%	.8	.0	.8	.1	1.1	.1
-1.85%	.8	.3	.8	.3	.0	.0
-2.0%	4.6	2.4	3.9	6.2	1.1	.0
-OVER LAST 10 YEARS:						
-1.5%	.8	10.3	.8	5.6	1.1	1.9
-N/A, NOT A FINAL AVERAGE EARNINGS UNIT BENEFIT FORMULA	88.4	84.6	88.9	83.7	93.4	97.6
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

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INCIDENCE AND CHARACTERISTICS
CANADA
UNIT AND FLAT BENEFIT PENSION PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
+ B. AVERAGE BEST EARNINGS:						
-OVER 3 BEST YEARS:						
-1.0% TO 1.25%	3.1	1.4	3.9	1.5	3.3	.8
-1.6%	2.3	3.9	2.4	2.4	1.1	3.6
-1.75%	2.3	.8	1.6	.3	1.1	.1
-1.85%	.8	1.0	.8	.6	.0	.0
-2.0% TO 2.25%	5.3	6.4	5.5	9.4	7.8	6.8
-OVER 5 BEST YEARS:						
-0.75% TO 1.0%	1.5	.1	1.6	.3	.0	.0
-1.2% TO 1.25%	2.3	2.1	2.4	6.5	3.3	.4
-1.5%	9.9	7.0	9.4	3.6	4.4	6.5
-1.6% TO 1.7%	3.1	1.7	3.1	2.1	5.6	3.3
-1.75%	6.9	4.3	5.5	4.6	4.4	2.4
-1.85%	1.5	.5	.8	.3	.0	.0
-2.0%	31.1	42.7	30.6	33.6	37.9	47.6
-2.25%	.8	4.8	.8	4.1	1.1	2.1
-VARIABLE PERCENTAGE	1.5	.3	1.6	2.2	.0	.0
-OVER 6 BEST YEARS:						
-1.75%	.8	.0	.8	.1	1.1	.0
-OVER 8 BEST YEARS:						
-2.0%	.8	.3	.8	.2	1.1	.2
-OTHER	.8	.4	.8	.5	1.1	.1
-N/A, NOT AN AVERAGE BEST EARNINGS UNIT BENEFIT FORMULA	25.2	22.3	27.6	27.7	26.7	26.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ C. NON-ADJUSTED CAREER AVERAGE EARNINGS:						
-1.5%	.8	.0	.8	.0	2.2	.3
-2.0% TO 2.25%	2.3	1.2	2.4	2.1	2.2	.5
-2.5%	.8	.4	.8	.6	1.1	10.4
-N/A, NOT A NON-ADJUSTED CAREER AVERAGE EARNINGS UNIT BENEFIT FORMULA	96.1	98.4	96.0	97.3	94.5	88.8
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ D. ADJUSTED CAREER AVERAGE EARNINGS:						
-1.75% WITH BASE YEAR '71	.8	.0	.8	.1	.0	.0
-1.75% WITH BASE YEAR '74	.0	.0	.8	.3	1.1	.4
-1.50% WITH BASE YEAR '75	.8	1.0	.8	.2	1.1	.5
-2.0% WITH BASE YEAR '75	.8	.1	.8	1.5	1.1	1.6
-N/A, NOT AN ADJUSTED CAREER AVERAGE UNIT BENEFIT FORMULA	97.6	98.9	96.8	97.9	96.7	97.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

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INCIDENCE AND CHARACTERISTICS
CANADA
UNIT AND FLAT BENEFIT PENSION PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
+ E. OTHER UNIT BENEFIT FORMULAE:						
-PERCENT OF TOTAL CONTRIBUTION PER YEAR:						
-40.0%	3.1	1.9	3.1	4.5	3.3	2.5
-45.0%	.8	.0	.8	.0	1.1	.2
-50.0%	.0	.0	.0	.0	1.1	.3
-60.0%	.0	.0	.8	.1	.0	.0
-PERCENT OF EARNINGS UP TO YMPE:						
-1.0%	1.5	.2	1.6	.1	1.1	.0
-OTHER	2.3	2.1	3.1	1.9	4.4	6.8
-N/A, ONE OF THE ABOVE UNIT BENEFIT FORMULA APPLIES	92.3	95.8	90.6	93.4	89.0	90.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
++ 2. DESCRIPTION OF FLAT BENEFIT FORMULAE OR UNIFORM PENSION FORMULA:						
-MONTHLY FLAT BENEFIT PER YEAR OF SERVICE:						
-\$6.50	.0	.0	16.7	3.4	3.6	.5
-\$11.00 TO \$12.00	.0	.0	.0	.0	7.1	4.0
-\$13.00 TO \$13.50	50.0	23.2	33.2	27.4	17.8	5.1
-\$15.00	.0	.0	.0	.0	3.6	.9
-\$16.00 TO \$17.75	.0	.0	16.7	19.8	14.3	19.4
-\$18.45 TO \$20.00	.0	.0	.0	.0	17.9	14.1
-\$28.00	.0	.0	.0	.0	10.7	38.1
-\$42.00	.0	.0	16.7	45.0	3.6	1.6
-VARIES WITH SALARY GRADE	50.0	76.8	16.7	4.4	10.7	14.3
-VARIES ON ANOTHER BASIS	.0	.0	.0	.0	10.7	2.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
VIII MAXIMUM NUMBER OF YEARS OF PENSIONABLE SERVICE UNDER THE BASIC PLAN:						
-25 YEARS	.8	.0	.8	.1	.8	.1
-30 YEARS	2.3	2.1	2.3	1.0	3.4	.8
-31 YEARS	.8	.1	.8	.2	.8	.3
-33 YEARS	.8	.0	.8	.0	.0	.0
-35 YEARS	38.3	41.9	37.6	44.1	37.3	49.0
-38 YEARS	.8	.5	1.5	1.2	1.7	1.5
-40 YEARS	10.5	3.9	10.5	5.5	6.8	11.1
-NO MAXIMUM SPECIFIED	45.7	51.5	45.7	47.9	49.2	37.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

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CANADA
UNIT AND FLAT BENEFIT PENSION PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
IX MAXIMUM ANNUAL PENSION BENEFIT PAYABLE:						
- \$13000	.0	.0	.0	.0	.8	1.0
- \$31000	.0	.0	.8	.5	.8	1.0
- \$37000	.8	2.1	.8	6.4	.8	.2
- \$40000	.0	.0	.0	.0	.8	.1
- LEGAL MAXIMUM OF \$60000	99.2	97.9	98.4	93.1	96.8	97.7
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
X PROVISIONS FOR FULL VESTING:						
- IMMEDIATE VESTING	6.8	15.6	6.0	13.0	5.9	5.2
- MINIMUM SERVICE REQUIREMENT OF:						
- 2 YEARS	33.7	24.0	33.0	28.4	31.6	32.7
- 3 YEARS	.8	.8	.8	.3	.0	.0
- 5 YEARS	15.0	21.4	15.0	18.2	16.1	17.1
- 10 YEARS	18.0	23.8	18.8	16.3	22.0	28.9
- MINIMUM AGE-SERVICE REQUIREMENTS OF:						
- AGE 35, 10 YEARS OF SERVICE	.8	.8	.8	1.1	.8	.4
- AGE 40, 5 YEARS OF SERVICE	.8	.4	.8	.5	.8	.0
- AGE 40, 10 YEARS OF SERVICE	.8	.0	.8	.0	.8	.0
- AGE 45, 10 YEARS OF SERVICE	14.3	7.8	15.0	9.0	13.6	12.3
- AGE-SERVICE COMBINATION OF:						
- 45	3.0	.5	3.0	1.4	2.5	1.3
- PLAN PARTICIPATION OF 2 YEARS	4.5	4.6	4.5	10.5	5.1	2.1
- OTHER PROVISIONS	1.5	.3	1.5	1.3	.8	.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
XI EMPLOYER'S CONTRIBUTION WHEN A NON- VESTED EMPLOYEE TERMINATES EMPLOYMENT:						
- FULL AMOUNT REMAINS IN FUND TO INCREASE MEMBERS' BENEFITS	45.8	39.6	45.8	36.8	45.8	48.2
- 50% REMAINS IN FUND TO INCREASE MEMBERS' BENEFITS	.8	.9	.8	2.4	.8	1.1
- USED TO REDUCE EMPLOYER'S FUTURE COSTS	42.1	39.9	42.9	41.3	42.4	40.7
- BOTH OF THE ABOVE	4.5	4.0	4.5	6.5	5.1	4.8
- N/A, IMMEDIATE VESTING	6.8	15.6	6.0	13.0	5.9	5.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
XII PROVISIONS FOR GRADUAL OR PARTIAL VESTING:						
* - YES	12.8	6.8	12.8	8.1	12.7	8.9
- NO	87.2	93.2	87.2	91.9	87.3	91.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

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JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
+ 1. PERCENT OF EMPLOYER'S CONTRIBUTION FIRST VESTED AND NO. OF YEARS OF SERVICE REQUIRED:						
-10% AFTER 1 YEAR	5.9	.8	5.9	.3	6.7	1.2
-10% AFTER 6 YEARS	5.9	4.7	5.9	2.8	6.7	1.5
-20% AFTER 1 OR 2 YEARS	11.8	5.0	11.8	3.2	13.3	12.6
-20% AFTER 6 YEARS	11.8	2.7	11.8	3.8	13.3	1.6
-40% AFTER 4 YEARS	5.9	3.1	5.9	5.3	6.7	.1
-40% AFTER 10 YEARS	5.9	6.0	5.9	6.0	6.7	.5
-50% AFTER 1 YEAR	5.9	15.4	5.9	25.0	6.7	7.5
-50% AFTER 5 YEARS	29.2	55.2	29.2	36.3	26.6	60.1
-50% AFTER 10 YEARS	11.8	4.2	11.8	15.0	13.3	14.9
-60% AFTER 5 YEARS	5.9	2.9	5.9	2.3	.0	.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
XIII EARLIEST AGE FOR NON-REDUCED DEFERRED PENSION:						
-AGE 50	.8	2.3	.8	.6	.8	.0
-AGE 55	12.0	13.3	11.3	16.9	12.7	14.5
-AGE 57	.8	.8	.8	.2	.8	5.6
-AGE 60	17.3	20.3	17.3	20.6	16.9	18.7
-AGE 62 TO 63	10.5	7.2	9.8	9.4	8.5	4.4
-AGE 65	57.1	52.0	59.2	51.2	59.5	56.4
-AGE 67 TO 68	1.5	4.1	.8	1.1	.8	.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
XIV NORMAL RETIREMENT AGE:						
-AGE 60	1.5	.7	.8	.1	.0	.0
-AGE 63	.8	1.4	.8	4.6	.8	.1
-AGE 65	95.4	89.0	96.9	92.6	97.5	99.3
-AGE 67	.8	3.3	.0	.0	.0	.0
-AGE 70 TO 71	1.5	5.6	1.5	2.7	1.7	.6
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
XV EMPLOYEE OBLIGED TO RETIRE AT THE NORMAL RETIREMENT AGE:						
-YES	36.1	39.1	36.1	40.3	36.4	35.1
-NO, AN EMPLOYEE MAY WORK TILL AGE:						
* -68	.8	.8	.8	1.1	1.7	8.9
* -69	.0	.0	.0	.0	.8	1.2
* -70	15.8	4.9	15.0	6.8	14.4	6.6
* -71	4.5	2.5	4.5	2.5	5.1	2.7
* -NO COMPULSORY RETIREMENT AGE	39.8	46.8	40.6	41.1	39.1	43.5
* -MAXIMUM AGE DISCRETIONARY	3.0	5.9	3.0	8.2	2.5	2.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

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JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
+ 1. YEARS WORKED BEYOND NORMAL RETIREMENT AGE CAN BE PENSIONABLE SERVICE:						
-YES	57.6	58.0	56.4	66.1	60.0	48.9
-NO	41.2	36.6	42.4	30.5	38.7	50.2
-N/A, MAY CONTINUE WORKING BUT PENSION TAKEN AT NORMAL RETIREMENT DATE	1.2	5.4	1.2	3.4	1.3	.9
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
XVI PROVISIONS FOR VOLUNTARY EARLY RETIREMENT:						
* -IMMEDIATE FULL PENSION	3.8	6.9	3.8	2.6	5.1	3.4
* -IMMEDIATE ADJUSTED PENSION	31.6	14.8	33.8	28.4	33.1	19.0
* -BOTH IMMEDIATE FULL AND ADJUSTED PENSIONS	64.6	78.3	62.4	69.0	61.8	77.6
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

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	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
+ 1. REQUIREMENTS FOR IMMEDIATE FULL PENSION:						
-MINIMUM AGE OF:						
-55	1.5	3.2	.0	.0	.0	.0
-60	1.5	2.6	2.3	1.1	3.4	7.9
-61	.8	.1	.8	.1	.8	.3
-62	6.0	3.5	5.3	3.3	3.4	1.0
-65	1.5	2.1	1.5	2.3	1.7	.2
-MINIMUM SERVICE OF:						
-30 YEARS	.8	.2	.8	.2	1.7	1.8
-MINIMUM AGE AND SERVICE OF:						
-AGE 55 TO 56 AND 10 TO 35 YEARS OF SERVICE	3.0	5.2	2.3	1.4	3.4	2.1
-AGE 57 AND 35 YEARS OF SERVICE	.8	.8	.8	.2	.8	5.6
-AGE 58 AND 20 YEARS OF SERVICE	1.5	1.9	1.5	1.2	1.7	5.5
-AGE 60 AND 2 YEARS OF SERVICE	.8	.5	.8	.1	.8	.3
-AGE 60 AND 5 YEARS OF SERVICE	2.3	5.1	2.3	4.0	3.4	3.4
-AGE 60 AND 10 YEARS OF SERVICE	5.3	3.4	5.3	2.8	3.4	2.1
-AGE 60 AND 15 TO 20 YEARS OF SERVICE	3.8	12.9	3.8	9.5	2.5	3.6
-AGE 60 AND 25 YEARS OF SERVICE	.8	.2	.8	.9	.8	.1
-AGE 60 AND 30 YEARS OF SERVICE	3.0	.4	3.8	.6	3.4	1.9
-AGE 60 AND 32 TO 35 YEARS OF SERVICE	1.5	1.1	1.5	1.1	1.7	.9
-AGE 62 AND 1 TO 2 YEARS OF SERVICE	1.5	1.7	1.5	4.6	.8	2.3
-AGE 62 AND 10 YEARS OF SERVICE	3.8	2.4	3.0	1.3	4.2	4.5
-AGE 62 AND 20 YEARS OF SERVICE	.8	.3	.8	1.2	.8	.0
-AGE 62 AND 30 TO 35 YEARS OF SERVICE	1.5	2.0	1.5	1.7	1.7	.5
-AGE-SERVICE COMBINATION OF:						
-75 TO 80 YEARS	1.5	4.6	1.5	5.7	2.5	1.5
-90 YEARS	1.5	3.9	1.5	.4	1.7	.5
-AGE-SERVICE COMBINATION WITH MINIMUM AGE REQUIREMENTS OF:						
-75 YEARS AND AGE 50 TO 60	2.3	3.4	2.3	1.2	1.7	.0
-78 YEARS AND AGE 55	1.5	1.0	1.5	.9	.8	.4
-80 YEARS AND AGE 60	.8	.8	.8	.3	.0	.0
-85 YEARS AND AGE 55 TO 60	5.3	13.9	6.8	16.3	6.8	16.0
-90 YEARS AND AGE 55	1.5	.9	1.5	.6	1.7	1.4
-90 YEARS AND AGE 60	2.3	1.3	1.5	1.0	1.7	1.0
-95 YEARS AND AGE 55	.8	.1	.8	2.0	.0	.0
-CHOICE OF THE ABOVE	9.8	7.8	9.0	7.6	10.2	16.4
-N/A, IMMEDIATE ADJUSTED PENSION ONLY	30.2	12.7	32.4	26.4	32.5	18.8
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "*"

TABLE 16

INCIDENCE AND CHARACTERISTICS
CANADA
UNIT AND FLAT BENEFIT PENSION PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
+ 2. REQUIREMENTS FOR IMMEDIATE ADJUSTED PENSION:						
-MINIMUM AGE OF:						
-50	.0	.0	.0	.0	.8	3.4
-55	29.4	24.2	29.7	32.2	26.5	17.5
-60	1.5	.9	1.5	.6	1.7	.9
-MINIMUM AGE AND SERVICE OF:						
-AGE 50 AND 5 YEARS	.8	.4	.0	.0	.0	.0
-AGE 50 AND 10 TO 15 YEARS	2.3	3.1	2.3	.9	1.7	.3
-AGE 55 AND 2 YEARS	2.3	1.9	2.3	1.1	1.7	1.3
-AGE 55 AND 3 YEARS	.8	.8	.8	.3	.0	.0
-AGE 55 AND 4 YEARS	1.5	.4	1.5	.8	1.7	.3
-AGE 55 AND 5 YEARS	6.8	15.8	9.0	15.7	10.2	15.3
-AGE 55 AND 10 YEARS	27.1	19.2	26.3	19.7	23.7	14.8
-AGE 55 AND 15 YEARS	4.5	6.3	4.5	6.7	5.1	2.8
-AGE 55 AND 20 YEARS	4.5	2.4	4.5	4.3	5.1	3.0
-AGE 55 AND 30 YEARS	.0	.0	.0	.0	.8	8.5
-AGE 60 AND 10 YEARS	2.3	.3	3.0	.7	5.1	2.3
-AGE-SERVICE COMBINATION OF:						
-75 YEARS	.8	.0	.8	.1	.8	.2
-78 YEARS	.8	.7	.0	.0	.0	.0
-90 YEARS	.8	.3	.8	.2	.8	1.1
-AGE-SERVICE COMBINATION WITH MINIMUM AGE REQUIREMENTS OF:						
-65 YEARS AND AGE 45	.8	.7	.8	.5	.8	.4
-75 YEARS AND AGE 50	.8	1.0	.8	.6	.0	.0
-85 YEARS AND AGE 55	2.3	1.0	2.3	1.4	2.5	6.5
-MINIMUM SERVICE OF:						
-10 YEARS	1.5	.4	1.5	.7	.8	7.6
-CHOICE OF THE ABOVE	3.8	11.9	3.0	6.3	5.1	10.4
-OTHER	.8	1.4	.8	4.6	.0	.0
-N/A, IMMEDIATE FULL PENSION ONLY	3.8	6.9	3.8	2.6	5.1	3.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

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TABLE 16

INCIDENCE AND CHARACTERISTICS
CANADA
UNIT AND FLAT BENEFIT PENSION PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
+ 3. REDUCTION FORMULAE FOR IMMEDIATE ADJUSTED PENSION:						
-ACTUARIAL EQUIVALENT REDUCTION	24.3	17.2	25.9	23.3	25.8	32.8
-PERCENTAGE REDUCTION PER YEAR OF EARLY RETIREMENT:						
-0.75%	.8	1.8	.8	1.9	.8	2.0
-3.0%	6.8	9.7	6.8	8.4	5.1	3.7
-3.3% TO 3.6%	2.3	.4	2.3	.3	.8	.0
-4.0%	5.3	1.5	4.5	2.2	5.1	2.4
-5.0%	14.3	20.6	13.5	21.9	12.7	9.7
-6.0%	6.8	3.6	6.0	4.9	7.6	4.6
-6.2%	.8	.0	.8	.1	.8	.0
-7.0%	.8	.3	.8	.5	.8	.3
-PERCENTAGE REDUCTION PER MONTH OF EARLY RETIREMENT:						
-0.25%	6.0	4.8	6.0	5.7	5.1	7.3
-0.3%	2.3	.3	2.3	.3	.0	.0
-0.33%	3.0	1.0	3.0	1.2	3.4	1.5
-0.4%	.8	.8	.8	1.1	.8	.4
-0.5%	9.0	6.3	9.8	5.9	12.7	14.1
-0.6%	.8	2.9	.8	1.6	1.7	1.1
-0.83%	.8	.4	.8	.5	.8	1.0
-ANNUAL REDUCTION OF \$43.20 PER YEAR OF EARLY RETIREMENT	.0	.0	.0	.0	.8	.1
-PERCENTAGE VARIES BY AGE	8.3	17.4	8.3	10.5	7.6	10.0
-OTHER	3.0	4.1	3.0	7.1	2.5	5.6
-IMMEDIATE FULL PENSION ONLY	3.8	6.9	3.8	2.6	5.1	3.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
XVII PROVISIONS FOR EARLY RETIREMENT DUE TO ILLNESS OR DISABILITY:						
* -IMMEDIATE FULL PENSION	14.3	22.2	15.8	16.4	22.0	23.8
* -IMMEDIATE ADJUSTED PENSION	2.3	1.3	2.3	3.0	3.4	2.5
* -BOTH IMMEDIATE FULL AND ADJUSTED PENSIONS	3.0	2.5	3.8	6.2	5.9	20.5
* -OTHER	.0	.0	.0	.0	.8	.3
-N/A, LONG TERM DISABILITY PLAN ONLY UNTIL NORMAL RETIREMENT AGE	80.4	74.0	77.3	74.4	64.5	50.6
-N/A, NO WRITTEN PROVISIONS FOR TERMINATION BECAUSE OF DISABILITY	.0	.0	.8	.0	3.4	2.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

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TABLE 16

INCIDENCE AND CHARACTERISTICS
CANADA
UNIT AND FLAT BENEFIT PENSION PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
+ 1. REQUIREMENTS FOR IMMEDIATE FULL DISABILITY PENSION:						
-MINIMUM AGE OF:						
-55	.0	.0	3.4	4.7	2.6	2.5
-MINIMUM SERVICE OF:						
-2 YEARS	7.7	12.4	6.9	6.6	5.3	7.0
-3 YEARS	.0	.0	.0	.0	2.6	.6
-5 YEARS	7.7	13.9	6.9	6.9	5.3	2.7
-10 YEARS	11.5	25.4	14.4	24.6	18.6	16.3
-12 YEARS	3.8	.1	3.4	.4	.0	.0
-15 YEARS	11.5	1.9	10.3	3.0	5.3	13.2
-30 YEARS	3.8	.8	3.4	.7	2.6	1.5
-35 YEARS	.0	.0	.0	.0	2.6	18.2
-MINIMUM AGE AND SERVICE OF:						
-AGE 40 AND 10 YEARS	3.8	1.3	3.4	1.3	.0	.0
-AGE 50 AND 10 TO 15 YEARS	3.8	9.7	3.4	3.8	7.9	6.3
-AGE 50 AND 20 YEARS	3.8	2.9	3.4	5.5	2.6	.0
-AGE 55 AND 10 YEARS	3.8	.3	3.4	.1	2.6	.3
-AGE 60 AND 2 YEARS	3.8	1.8	3.4	.5	2.6	.6
-AGE 60 AND 10 YEARS	3.8	5.7	3.4	2.3	5.3	2.4
-AGE 62 AND 10 YEARS	.0	.0	.0	.0	2.6	5.9
-AGE-SERVICE COMBINATION WITH MINIMUM AGE OF:						
-85 YEARS AND 55 YEARS OF AGE	.0	.0	3.4	20.5	2.6	10.6
-NO MINIMUM AGE AND SERVICE REQUIREMENTS	15.9	18.5	13.8	7.1	15.8	6.4
-DISCRETIONARY	3.8	.1	3.4	.3	2.6	.2
-N/A, IMMEDIATE ADJUSTED PENSION ONLY	11.5	5.2	10.3	11.7	10.5	5.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 2. REQUIREMENTS FOR IMMEDIATE ADJUSTED PENSION:						
-MINIMUM SERVICE OF:						
-2 YEARS	3.8	1.8	3.4	.5	.0	.0
-5 YEARS	.0	.0	.0	.0	2.6	1.5
-10 YEARS	15.4	11.3	13.8	14.3	10.5	6.7
-MINIMUM AGE AND SERVICE OF:						
-AGE 55 AND 2 YEARS	3.8	1.4	3.4	.2	2.6	4.9
-AGE 55 AND 5 YEARS	.0	.0	3.4	20.5	2.6	10.6
-AGE 55 AND 10 YEARS	3.8	.4	3.4	.5	5.3	6.5
-AGE 55 AND 30 YEARS	.0	.0	.0	.0	2.6	18.1
-NO MINIMUM AGE AND SERVICE REQUIREMENTS	.0	.0	.0	.0	2.6	.6
-N/A, IMMEDIATE FULL PENSION ONLY	73.2	85.1	72.6	64.0	71.2	51.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

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TABLE 16

INCIDENCE AND CHARACTERISTICS
CANADA
UNIT AND FLAT BENEFIT PENSION PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
+ 3. REDUCTION FORMULAE FOR IMMEDIATE ADJUSTED PENSION:						
-ACTUARIAL EQUIVALENT REDUCTION	11.5	3.6	13.8	21.7	13.2	17.3
-PERCENTAGE REDUCTION PER YEAR OF EARLY RETIREMENT:						
-5.0%	7.7	6.4	6.9	3.1	5.3	2.7
-PERCENTAGE REDUCTION PER MONTH OF EARLY RETIREMENT:						
-0.25%	3.8	.8	3.4	.7	.0	.0
-0.5%	.0	.0	.0	.0	5.3	19.5
-OTHER	3.8	4.1	3.4	10.4	5.3	9.4
-IMMEDIATE FULL PENSION ONLY	73.2	85.1	72.5	64.1	70.9	51.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 4. DISABILITY PENSION FORMULA THE SAME AS THE ONE USED TO CALCULATE THE PENSION ON RETIREMENT:						
-YES	96.2	99.3	96.6	99.2	92.1	98.1
-NO	3.8	.7	3.4	.8	7.9	1.9
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
XVIII GUARANTEED MINIMUM PERIOD FOR PENSION BENEFITS:						
-YES, THE PLAN PROVIDES FOR AN AUTOMATIC GUARANTEE OF:						
-5 YEARS	22.6	10.9	24.1	12.7	20.3	23.6
-10 YEARS	6.0	4.1	6.0	4.8	5.1	2.2
-12 YEARS	.8	.2	.8	.9	.8	.1
-YES, THE PLAN PROVIDES FOR AN AUTOMATIC SURVIVORS' PENSION BENEFIT AND AN AUTOMATIC GUARANTEE OF:						
-3 YEARS	.8	2.9	.8	.6	.8	3.4
-5 YEARS	14.3	21.2	13.5	21.9	12.7	12.9
-10 YEARS	2.3	.3	2.3	1.7	2.5	7.1
-AVAILABLE ONLY AS AN OPTION	27.6	33.0	28.4	25.3	28.0	27.8
-NO	25.6	27.4	24.1	32.1	29.8	22.9
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

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TABLE 16

INCIDENCE AND CHARACTERISTICS
CANADA
UNIT AND FLAT BENEFIT PENSION PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
XIX SURVIVORS' PENSION BENEFITS:						
1. IF EMPLOYEE DIES BEFORE RETIREMENT:						
A. % OF DECEASED EMPLOYEE'S PENSION CREDIT PAID TO SPOUSE:						
-33% TO 43%	.8	.3	1.5	1.5	1.7	1.4
-50%	18.5	14.6	18.0	9.8	18.6	23.5
-55%	.8	.2	.8	.8	.8	.8
-60% TO 67%	17.3	18.0	18.0	19.4	16.1	19.4
-100%	3.8	2.6	3.8	2.8	3.4	1.5
-50% OF PENSION ENTITLEMENT OR 20% OF BASE SALARY	.8	.1	.8	2.0	.0	.0
-PENSION CALCULATED AS JOINT LIFE OPTION	11.3	16.4	10.5	18.4	10.2	14.6
-% VARIES WITH AGE, SERVICE AND FINAL AVERAGE EARNINGS	.8	.4	.8	.5	.8	1.0
-OTHER	15.8	14.9	15.0	19.2	16.1	6.7
-AVAILABLE AS OPTION ONLY	11.3	20.1	11.3	14.4	10.2	11.7
-N/A, NO BENEFIT IS PAID TO THE SPOUSE OR REFUND OF EMPLOYEE CONTRIBUTION ONLY	18.8	12.4	19.5	11.2	22.1	19.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
B. % OF DECEASED EMPLOYEE'S PENSION CREDIT PAID TO DEPENDENT CHILDREN:						
-11% PER CHILD WITH A MAXIMUM OF 22%	.8	.3	.8	.7	.8	.0
-10% PER CHILD WITH A MAXIMUM OF 25%	.8	3.7	.8	.3	.8	.5
-10% PER CHILD WITH A MAXIMUM OF 40%	1.5	.8	1.5	.6	1.7	.4
-10% PER CHILD WITH A MAXIMUM OF 50%	.8	.8	.8	1.4	.8	.0
-12% PER CHILD WITH MAXIMUM OF 48%	.8	.3	.8	.5	.8	.3
-10% PER CHILD WITH MAXIMUM FAMILY PENSION OF 75%	1.5	.9	1.5	.6	1.7	1.4
-OTHER	3.8	6.6	3.8	10.2	3.4	12.5
-N/A, NO BENEFITS PAID TO DEPENDENT CHILDREN	90.0	86.6	90.0	85.7	90.0	84.9
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 16

INCIDENCE AND CHARACTERISTICS
CANADA
UNIT AND FLAT BENEFIT PENSION PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
C. % OF DECEASED EMPLOYEE'S PENSION CREDIT PAID TO DEPENDENT ORPHANS:						
-10% PER ORPHAN WITH A MAXIMUM OF 50%	.8	.8	.8	1.4	.8	.0
-12% PER ORPHAN WITH A MAXIMUM OF 48%	.8	.3	.8	.5	.8	.3
-20% PER ORPHAN WITH A MAXIMUM OF 80%	.8	.7	.8	.5	.8	.4
-10% DIVIDED AMONG ALL CHILDREN	.8	.1	.8	2.0	.0	.0
-50% DIVIDED AMONG ALL CHILDREN	3.0	3.1	2.3	.7	2.5	3.7
-55% DIVIDED AMONG ALL CHILDREN	.8	.2	.8	.8	.8	.8
-60% DIVIDED AMONG ALL CHILDREN	6.0	6.8	6.0	8.7	5.1	4.2
-67% DIVIDED AMONG ALL CHILDREN	2.3	2.2	2.3	2.8	1.7	2.1
-75% DIVIDED AMONG ALL CHILDREN	.8	3.7	.8	.3	.8	.5
-100% DIVIDED AMONG ALL CHILDREN	.8	.8	.8	1.8	.8	.1
-2 TIMES EMPLOYEE'S CONTRIBUTION PLUS INTEREST	3.0	8.0	3.0	9.0	2.5	7.5
-% VARIES WITH AGE, SERVICE AND FINAL AVERAGE EARNINGS	.8	.4	.8	.5	.8	1.0
-AVAILABLE AS AN OPTION ONLY	.8	.1	.8	.0	.8	.1
-PENSION GRANTED AT EMPLOYER'S DISCRETION	.8	.1	.8	.2	.8	5.8
-OTHER	7.5	10.8	7.5	11.8	8.5	2.7
-N/A, NO BENEFITS PAID TO DEPENDENT ORPHANS	70.2	61.9	70.9	59.0	72.5	70.8
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
2. IF EMPLOYEE DIES AFTER RETIREMENT:						
A. % OF PENSION OF DECEASED PAID TO SPOUSE:						
-43%	.0	.0	.8	.2	.8	1.4
-50%	13.5	15.1	10.5	10.1	13.6	13.0
-55% TO 60%	18.0	21.6	18.0	14.8	18.6	17.0
-66% TO 67%	2.3	2.3	2.3	3.5	3.4	2.2
-75%	1.5	3.2	.0	.0	.0	.0
-100%	1.5	.1	1.5	.1	1.7	.1
-PENSION CALCULATED AS JOINT LIFE OPTION	2.3	2.2	2.3	4.1	2.5	3.9
-OTHER	3.0	4.4	3.0	13.5	2.5	1.6
-AVAILABLE AS OPTION ONLY	56.3	50.2	60.0	52.2	55.3	60.3
-DISCRETIONARY	.8	.5	.8	.9	.8	.1
-N/A, NO BENEFIT IS PAID TO THE SPOUSE	.8	.4	.8	.6	.8	.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 16

INCIDENCE AND CHARACTERISTICS
CANADA
UNIT AND FLAT BENEFIT PENSION PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
B. % OF PENSION OF DECEASED PAID TO DEPENDENT CHILDREN:						
-11% PER CHILD WITH A MAXIMUM OF 22%	.8	.3	.8	.7	.8	.0
-10% PER CHILD WITH A MAXIMUM OF 25%	.8	3.7	.8	.3	.8	.5
-10% PER CHILD WITH A MAXIMUM OF 30%	.8	.2	.8	.1	.8	.0
-10% PER CHILD WITH A MAXIMUM OF 40%	1.5	.8	1.5	.6	1.7	.4
-10% PER CHILD WITH A MAXIMUM OF 50%	.8	.8	.8	1.4	.8	.0
-12% PER CHILD WITH A MAXIMUM OF 48%	.8	.3	.8	.5	.8	.3
-10% PER CHILD WITH FAMILY MAXIMUM OF 75%	1.5	.9	1.5	.6	1.7	1.4
-AVAILABLE AS OPTION ONLY	17.3	22.5	18.0	18.2	16.9	24.1
-N/A, NO BENEFITS PAID TO DEPENDENT CHILDREN	75.7	70.5	75.0	77.6	75.7	73.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
C. % OF PENSION OF DECEASED PAID TO DEPENDENT ORPHANS:						
-12% PER CHILD WITH A MAXIMUM OF 48%	.8	.3	.8	.5	.8	.3
-20% PER CHILD WITH A MAXIMUM OF 80%	.8	.7	.8	.5	.8	.4
-20% DIVIDED AMONG ALL CHILDREN	.8	.9	.8	.6	.8	.8
-50% DIVIDED AMONG ALL CHILDREN	4.5	10.3	4.5	11.7	5.1	2.7
-55% DIVIDED AMONG ALL CHILDREN	.8	.2	.8	.8	.8	.8
-60% DIVIDED AMONG ALL CHILDREN	3.8	2.8	3.8	1.5	4.2	3.1
-67% DIVIDED AMONG ALL CHILDREN	1.5	2.1	1.5	2.7	1.7	2.1
-75% DIVIDED AMONG ALL CHILDREN	.8	3.7	.8	.3	.8	.5
-100% DIVIDED AMONG ALL CHILDREN	.8	.0	.8	.0	.8	.0
-OTHER	4.5	3.7	4.5	7.5	4.2	6.5
-AVAILABLE AS OPTION ONLY	21.8	25.1	22.6	19.6	22.0	25.6
-N/A, NO BENEFITS PAID TO ORPHANS	59.1	50.2	58.3	54.3	58.0	57.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
3. SURVIVORS' BENEFITS GRANTED TO COMMON-LAW SPOUSES:						
-SAME BENEFITS AS MARRIED SPOUSE	66.9	79.6	67.6	78.6	68.7	73.9
-LEGAL REQUIREMENTS	32.3	19.3	31.6	18.7	30.5	24.5
-OTHER	.8	1.1	.8	2.7	.8	1.6
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 16

INCIDENCE AND CHARACTERISTICS
CANADA
UNIT AND FLAT BENEFIT PENSION PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
XX PORTABILITY OF PENSION CREDITS:						
-ENSURED THROUGH RECIPROCAL AGREEMENTS WITH OTHER EMPLOYERS	33.8	52.7	33.0	55.3	35.6	47.0
-ENSURED THROUGH RECIPROCAL AGREEMENT WITHIN PARENT CORPORATION	3.8	1.0	3.8	.7	4.2	3.9
-IN ACCORDANCE WITH LEGISLATION	30.1	34.0	30.1	30.6	29.7	30.1
-OTHER	1.5	.1	1.5	.2	1.7	.6
-NOT ENSURED	30.8	12.2	31.6	13.2	28.8	18.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
XXI LONG TERM PENSION-INDEXING OBJECTIVES:						
-PERCENTAGE OF CPI:						
-10%	.8	2.3	.8	.6	.8	.0
-50%	2.3	2.3	2.3	1.5	2.5	11.1
-55%	.8	1.1	.8	1.1	.8	.8
-75%	.8	.4	.8	.5	.8	.0
-90%	.0	.0	.0	.0	.8	2.3
-100%	1.5	1.2	1.5	2.9	1.7	1.9
-PERCENTAGE UNKNOWN	6.8	9.4	6.8	12.9	7.6	10.9
-NUMBER OF PERCENTAGE POINTS LESS THAN THE CPI:						
-3%	2.3	4.5	2.3	2.3	2.5	2.0
-4%	.8	4.3	.8	5.6	.8	1.1
-4.5%	.8	.4	.8	.5	.8	1.0
-PERCENTAGE UNKNOWN	1.5	1.5	1.5	.7	1.7	1.2
-BASED ON CPI TO A MAXIMUM PERCENTAGE OF:						
-2.0%	2.3	5.8	2.3	4.9	3.4	2.3
-3.0%	.8	.1	.8	.1	.8	.5
-3.5%	.8	.3	.8	.2	.8	1.1
-6.0%	.8	.1	.8	.1	.8	.0
-8.0%	.8	3.7	.0	.0	.0	.0
-ACCORDING TO INVESTMENT EXPERIENCE OF FUND	2.3	1.2	3.0	1.4	3.4	2.1
-IN ACCORDANCE WITH LEGISLATION	1.5	.7	1.5	1.4	1.7	.1
-INFORMAL OR AD-HOC ARRANGEMENT	43.7	47.7	43.1	48.3	39.5	43.0
-OTHER FORMULAE	3.0	4.1	3.0	6.2	2.5	.9
-NO SUCH OBJECTIVE	25.6	8.9	26.3	8.8	26.3	17.7
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 16

INCIDENCE AND CHARACTERISTICS
CANADA
UNIT AND FLAT BENEFIT PENSION PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
XXII NUMBER OF POST RETIREMENT ADJUSTMENTS SINCE JAN 1, 1986, AND DATE OF MOST RECENT ADJUSTMENT:						
* -1 IN 1ST QUARTER OF 86	2.3	.7	2.3	.8	1.7	6.1
* -1 IN 3RD QUARTER OF 86	2.3	1.8	2.3	1.5	1.7	.1
* -1 IN 4TH QUARTER OF 86	.8	1.1	.8	1.1	.8	.8
* -1 IN 1ST QUARTER OF 87	10.5	6.5	11.3	7.1	10.2	5.2
* -1 IN 3RD QUARTER OF 87	4.5	15.5	4.5	9.6	5.9	12.1
* -1 IN 4TH QUARTER OF 87	.8	.2	.8	.9	.8	.1
* -2 WITH 2ND IN 1ST QUARTER OF 87	.8	1.2	.8	.6	.8	1.0
* -2 WITH 2ND IN 2ND QUARTER OF 87	3.8	8.1	3.8	6.7	4.2	2.4
* -2 WITH 2ND IN 3RD QUARTER OF 87	3.8	7.3	4.5	8.7	5.1	6.0
* -3 WITH 3RD IN 3RD QUARTER OF 87	.8	.0	.8	.1	.8	.1
* -3 WITH 3RD IN 4TH QUARTER OF 87	.8	3.3	.8	2.0	.8	1.6
* -5 WITH 5TH IN 4TH QUARTER OF 87	.8	.4	.8	.1	.8	2.3
* -1 IN JANUARY 88	3.8	1.0	3.8	.9	4.2	2.2
* -2 WITH 2ND IN JANUARY 88	18.0	31.5	18.0	39.2	17.8	18.8
* -3 WITH 3RD IN JANUARY 88	3.0	8.1	2.3	2.4	2.5	7.4
* -4 WITH 4TH IN JANUARY 88	.8	1.5	.8	.6	.8	.9
-NO ADJUSTMENT SINCE JANUARY 1, 1986	40.9	11.7	40.1	17.4	39.4	33.6
-N/A, NO PENSIONERS UNDER PENSION PLAN YET	1.5	.1	1.5	.3	1.7	.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "*"

TABLE 16

INCIDENCE AND CHARACTERISTICS
CANADA
UNIT AND FLAT BENEFIT PENSION PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
+ 1. FORMULA USED TO INCREASE PENSIONS WHEN LAST ADJUSTED:						
-% INCREASE BASED ON CPI:						
-1.2% TO 1.4%	3.9	5.1	3.9	2.7	4.3	3.0
-2.0%	5.3	9.5	5.2	13.2	5.7	4.4
-2.5% TO 3.1%	6.6	6.1	6.5	9.9	7.1	6.0
-3.5%	1.3	.3	1.3	.2	1.4	1.6
-4.0% TO 4.7%	11.8	12.5	11.7	10.8	12.9	9.1
-5.0%	2.6	1.5	2.6	1.6	1.4	.0
-8.0%	1.3	1.2	1.3	1.3	1.4	1.2
-10.0%	1.3	3.7	1.3	2.5	1.4	.9
-11.0%	1.3	11.6	1.3	6.8	1.4	2.1
-% INCREASE NOT RELATED TO CPI:						
-1.0%	1.3	.4	1.3	.7	1.4	.6
-2.5%	6.6	9.6	6.5	11.0	5.7	11.8
-3.0%	2.6	.2	2.6	.3	1.4	.4
-4.0% TO 4.2%	5.3	3.1	5.2	1.8	5.7	2.5
-5.0%	2.6	.9	2.6	1.3	2.9	2.2
-6.0% TO 8.0%	2.6	.4	2.6	.4	2.9	.9
-10.4%	1.3	.3	1.3	.6	1.4	.4
-% VARIES WITH DATE OF RETIREMENT	22.6	15.2	23.3	17.6	18.8	20.1
-FLAT MONTHLY DOLLAR AMOUNT INCREASE:						
-\$6	1.3	.4	1.3	.1	1.4	3.5
-\$40	.0	.0	.0	.0	2.9	2.6
-DOLLAR AMOUNT VARIES WITH DATE OF RETIREMENT	1.3	.1	1.3	.2	1.4	8.7
-DOLLAR AMOUNT VARIES WITH SERVICE	1.3	2.3	1.3	2.5	1.4	.5
-OTHER	15.8	15.6	15.6	14.5	15.7	17.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
2. DEFERRED PENSIONS ADJUSTED BETWEEN THE DATE OF TERMINATION AND THE DATE OF FIRST PAYMENT:						
-ADJUSTED	22.6	34.0	21.8	31.1	21.2	29.8
-NOT ADJUSTED	77.4	66.0	78.2	68.9	78.8	70.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
3. ADJUSTMENT OF DISABILITY PENSIONS:						
-ADJUSTED IMMEDIATELY	12.8	21.0	13.5	20.7	18.6	33.9
-ADJUSTED ONLY AT RETIREMENT AGE	5.3	4.1	6.0	3.0	10.2	11.0
-N/A, LONG-TERM DISABILITY PLAN APPLIES UNTIL NORMAL RETIREMENT AGE	78.9	73.1	76.0	74.0	65.3	52.4
-OTHER	3.0	1.8	4.5	2.3	5.9	2.7
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "**"

TABLE 16

INCIDENCE AND CHARACTERISTICS
CANADA
UNIT AND FLAT BENEFIT PENSION PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
XXIII CUMULATIVE PENSION INCREASE GRANTED FROM 1978 TO 1987:						
-3.0% TO 19.5%	5.3	7.5	5.3	6.3	5.9	4.9
-20.0% TO 29.0%	10.5	7.0	9.0	8.9	5.9	4.5
-30.0% TO 36.0%	6.0	5.2	6.8	8.0	7.6	8.6
-40.0% TO 48.0%	3.8	8.4	4.5	13.8	5.1	7.9
-51.0% TO 58.5%	6.0	7.1	6.8	8.0	7.6	4.4
-62.0% TO 64.0%	1.5	13.6	1.5	6.9	1.7	2.4
-70.9% TO 78.2%	4.5	11.7	3.8	7.9	4.2	4.8
-85.0% TO 87.0%	3.8	8.3	3.8	9.0	3.4	9.9
-PERCENTAGE UNKNOWN	30.7	17.7	29.9	19.1	33.2	29.3
-\$140	.0	.0	.0	.0	.8	1.0
-\$210	.8	.3	.8	.3	.0	.0
-VARIES ON INDIVIDUAL BASIS, AGE, SERVICE, ETC.	11.3	10.5	10.5	6.3	8.5	10.4
-OTHER	3.0	1.0	3.0	1.8	2.5	8.0
-NO ADJUSTMENTS	12.8	1.7	14.3	3.7	13.6	3.9
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
XXIV SUPPLEMENTARY UNIT OR FLAT BENEFIT COVERAGE:						
* -YES	7.5	4.0	6.8	8.5	6.8	2.8
-NO	92.5	96.0	93.2	91.5	93.2	97.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 1. EMPLOYEES ELIGIBLE FOR SUPPLEMENTARY PENSION COVERAGE:						
-ALL EMPLOYEES	60.0	32.2	55.6	11.2	62.5	81.1
-ALL EMPLOYEES WHO MEET ELIGIBILITY REQUIREMENTS OF BASIC PLAN	20.0	54.4	22.2	75.7	25.0	16.7
-SOME EMPLOYEES	20.0	13.4	22.2	13.1	12.5	2.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 2. NATURE OF PARTICIPATION FOR ELIGIBLE EMPLOYEES:						
-COMPULSORY	20.0	11.6	11.1	2.7	37.5	72.3
** -VOLUNTARY	80.0	88.4	88.9	97.3	62.5	27.7
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN " " "

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TABLE 16

INCIDENCE AND CHARACTERISTICS
CANADA
UNIT AND FLAT BENEFIT PENSION PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
++ 3. PERCENTAGE OF VOLUNTARY PARTICIPATION:						
-ACTUAL PERCENTAGE:						
-0%	12.5	5.1	12.5	4.7	20.0	9.9
-ESTIMATED PERCENTAGE:						
-26%	12.5	58.9	12.5	77.2	20.0	19.3
-30%	12.5	5.1	12.5	10.7	20.0	8.0
-45%	12.5	3.0	12.5	.3	20.0	.3
-50%	12.5	6.0	12.5	1.1	.0	.0
-60%	12.5	2.6	12.5	.7	.0	.0
-66%	12.5	10.1	12.5	.6	.0	.0
-95%	12.5	9.2	12.5	4.7	20.0	62.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 4. EMPLOYEE'S RATE OF CONTRIBUTION:						
-2.0%	10.0	4.5	11.1	4.5	12.5	2.7
-2.5%	20.0	14.2	22.3	1.7	.0	.0
-3.0%	20.0	5.0	22.2	1.0	12.5	.1
-4.0%	20.0	10.8	22.2	7.3	12.5	17.3
-5.0%	10.0	52.1	11.1	75.1	12.5	5.4
-1.5% OF EARNINGS TO THE YMPE	10.0	4.5	11.1	10.4	12.5	2.2
-NO EMPLOYEE CONTRIBUTION	10.0	8.9	.0	.0	37.5	72.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
5. DESCRIPTION OF UNIT BENEFIT FORMULAE:						
+ A. FINAL AVERAGE EARNINGS:						
-0.5% OVER LAST 5 YEARS	10.0	5.3	11.1	1.1	.0	.0
-N/A, NOT A FINAL AVERAGE EARNINGS BENEFIT FORMULA	90.0	94.7	88.9	98.9	100.0	100.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ B. AVERAGE BEST EARNINGS:						
-2.0% OVER BEST 3 YEARS	20.0	13.5	11.1	4.5	12.5	2.7
-0.6% OVER BEST 5 YEARS	10.0	4.5	11.1	10.4	12.5	2.2
-0.75% OVER BEST 5 YEARS	10.0	52.0	11.1	75.0	12.5	5.4
-1.9% OVER BEST 5 YEARS	10.0	8.1	11.1	4.6	12.5	17.3
-N/A, NOT AN AVERAGE BEST EARNINGS UNIT BENEFIT FORMULA	50.0	21.9	55.6	5.5	50.0	72.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

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TABLE 16

INCIDENCE AND CHARACTERISTICS
CANADA
UNIT AND FLAT BENEFIT PENSION PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
+ C. NON-ADJUSTED CAREER AVERAGE EARNINGS:						
-N/A, NOT A NON-ADJUSTED CAREER AVERAGE EARNINGS UNIT BENEFIT FORMULA	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ D. ADJUSTED CAREER AVERAGE EARNINGS:						
-N/A, NOT AN ADJUSTED CAREER AVERAGE EARNINGS UNIT BENEFIT FORMULA	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ E. OTHER UNIT BENEFIT FORMULA:						
-PERCENT OF TOTAL CONTRIBUTIONS:						
-63%	10.0	2.7	11.1	2.7	.0	.0
-OTHER	30.0	13.9	33.3	1.6	12.5	.1
-NO	60.0	83.4	55.6	95.7	87.5	99.9
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
6. DESCRIPTION OF FLAT BENEFIT FORMULAE:						
+ A. MONTHLY FLAT BENEFIT PER YEAR OF SERVICE:						
-\$11.00	.0	.0	.0	.0	12.5	11.3
-\$16.00	.0	.0	.0	.0	25.0	61.0
-N/A, NOT A FLAT BENEFIT FORMULA BASED ON YEARS OF SERVICE	100.0	100.0	100.0	100.0	62.5	27.7
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "*"

TIME AWAY FROM DUTY

SECTION 17: PAID HOLIDAYS
SECTION 18: PAID VACATIONS
SECTION 19: PAID BEREAVEMENT LEAVE
SECTION 20: PERSONAL AND PARENTAL LEAVE
SECTION 21: PAID REST PERIODS
SECTION 22: EDUCATIONAL LEAVE PLANS
SECTION 23: TIME OFF FOR UNION BUSINESS

17. PAID HOLIDAYS

Included in paid holidays are days of public and religious significance and floating holidays which may be taken at any time during the year. Also included are paid days during official plant shut-downs as well as any other identifiable paid holidays.

Excluded from the Management/Professional category are 2,526 employees located in an educational institution where a unique situation apropos vacations and holidays exists. These employees represent 3.4% of the Management/Professional category.

Participants were asked to provide information on the number of holidays to be granted during the 1988 calendar year. However, in instances where the 1988 schedule had not yet been decided, or would be decided by collective agreement later in the year, holidays applicable in 1987 were recorded.

The Characteristics of Table 17 show:

I Number of paid holidays during 1988

II Paid holidays granted

III Official Plant Shutdown

EXPLANATORY NOTES

I One establishment which responded "23 DAYS" indicated that 12 of these days were floating days which are earned at the rate of one day per month.

In addition to granting its employees time off on New Year's Day, St. John the Baptist's Day and Christmas Day, one establishment, which provides a total of 12 paid holidays, pays its Non-Office employees one additional day for each of these three days. This has been reflected in Section I of the table.

II-18 The following is a summary of "OTHER HOLIDAYS" granted by employers:

<u>Holiday granted</u>	<u>No. of establishments</u>		
	Management/ Professional	Office	Non-Office
May Day	3	2	2
First Friday in February	1	1	1
December 8th	1	1	1
Employees Birthday	1	1	-
Exhibition Day (Half-day)	1	1	1
St Valentine's Day	1	1	1
All Saints Day (November 1)	1	1	2
Second Monday in March	1	1	1
First Monday in August	1	1	1
Second Monday in August	1	1	1
Day designated by Directors	1	1	1

<u>Holiday granted</u>	<u>No. of establishments</u>		
	Management/ Professional	Office	Non-Office
Between Christmas and New Year's Day			
- three days	1	-	-
Between Christmas and New Year's Day			
- two days	3	4	3
Between Christmas and New Year's Day			
- one day	1	1	1
President's Day	1	1	1

III Two establishments, reporting under "UNPAID LEAVE - OTHER" for all categories, indicate that employees are laid off during plant shutdowns of unspecified length.

The establishments reporting "EMPLOYEES EXPECTED TO TAKE ANNUAL LEAVE" during plant shutdown indicate that if employees do not have enough vacation credits to cover the full length of the plant shutdown, they either go without pay or fall under a Supplementary Unemployment Insurance Plan. In one establishment, employees may return to work before the end of the shutdown if approved by management.

TABLE 17

INCIDENCE AND CHARACTERISTICS
CANADA
PAID HOLIDAYS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.
INCIDENCE - NUMBER						
PROVIDED	148	70,999	149	78,799	140	102,137
N/A, UNIQUE GROUP, PRIMARY AND SECONDARY TEACHERS	1	2,526				
TOTAL NUMBER	149	73,525	149	78,799	140	102,137
	PERCENT		PERCENT		PERCENT	
	ESTAB.	EMPL.	ESTAB.	EMPL.	ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
PROVIDED	99.3	96.6	100.0	100.0	100.0	100.0
N/A, UNIQUE GROUP, PRIMARY AND SECONDARY TEACHERS	.7	3.4	.0	.0	.0	.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
CHARACTERISTICS						
I NUMBER OF PAID HOLIDAYS DURING 1988:						
-7 DAYS	.7	.0	.7	.0	1.4	.3
-9 DAYS	5.4	2.9	5.4	4.3	4.3	1.6
-9 1/2 DAYS	.7	.0	.0	.0	.0	.0
-10 DAYS	16.9	10.0	16.1	16.5	14.3	19.3
-10 1/2 DAYS	2.0	2.6	2.7	2.6	2.9	.3
-11 DAYS	33.6	30.5	33.4	26.3	33.6	40.8
-11 1/2 DAYS	.7	1.7	.7	4.8	.7	4.0
-12 DAYS	22.3	25.8	23.5	23.0	23.6	19.2
-13 DAYS	8.8	9.0	8.7	8.2	11.4	8.1
-13 1/2 DAYS	.7	3.2	.7	1.1	.0	.0
-14 DAYS	2.0	5.3	2.0	7.0	.7	.9
-14 1/2 DAYS	.7	.7	.7	.9	1.4	1.3
-15 DAYS	3.4	6.7	3.4	3.8	2.9	2.3
-16 DAYS	1.4	1.4	1.3	1.0	1.4	.7
-17 DAYS	.0	.0	.0	.0	.7	.6
-23 DAYS	.7	.2	.7	.5	.7	.6
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
II PAID HOLIDAYS GRANTED:						
1. NEW YEAR'S DAY:						
-YES	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
2. JANUARY 2ND:						
-YES	18.9	22.4	18.8	21.2	21.4	19.9
-NO	81.1	77.6	81.2	78.8	78.6	80.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 17

INCIDENCE AND CHARACTERISTICS
CANADA
PAID HOLIDAYS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
3. HERITAGE DAY:						
-YES	3.4	4.7	3.4	3.1	3.6	2.9
-NO	96.6	95.3	96.6	96.9	96.4	97.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
4. GOOD FRIDAY:						
-YES	96.6	99.1	96.6	99.6	94.3	92.5
-NO	3.4	.9	3.4	.4	5.7	7.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
5. EASTER MONDAY:						
-YES	27.7	28.7	28.9	31.6	30.0	25.9
-NO	72.3	71.3	71.1	68.4	70.0	74.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
6. QUEEN'S BIRTHDAY (VICTORIA DAY):						
-YES	97.3	95.4	98.0	98.6	96.4	93.2
-NO	2.7	4.6	2.0	1.4	3.6	6.8
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
7. ST. JOHN THE BAPTIST'S DAY:						
-YES	31.1	26.4	30.9	24.8	31.4	31.5
-NO	68.9	73.6	69.1	75.2	68.6	68.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
8. CANADA DAY (DOMINION DAY):						
-YES	100.0	100.0	100.0	100.0	98.6	95.5
-NO	.0	.0	.0	.0	1.4	4.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
9. LOCAL CIVIC HOLIDAY:						
-YES	70.3	73.9	70.5	76.2	70.0	77.1
-NO	29.7	26.1	29.5	23.8	30.0	22.9
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
10. LABOUR DAY:						
-YES	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
11. THANKSGIVING DAY:						
-YES	100.0	100.0	100.0	100.0	97.1	95.4
-NO	.0	.0	.0	.0	2.9	4.6
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
12. REMEMBRANCE DAY:						
-YES	39.2	41.2	38.3	44.4	37.9	42.7
-NO	60.8	58.8	61.7	55.6	62.1	57.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 17

INCIDENCE AND CHARACTERISTICS
CANADA
PAID HOLIDAYS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
13. CHRISTMAS EVE:						
-YES, FULL-DAY	21.6	24.1	21.5	19.9	20.7	13.1
-YES, HALF-DAY	10.8	11.0	11.4	10.0	10.7	3.9
-NOT FORMALLY GRANTED	67.6	64.9	67.1	70.1	68.6	83.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
14. CHRISTMAS DAY:						
-YES	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
15. BOXING DAY:						
-YES, FULL DAY	91.9	96.2	91.9	95.3	90.0	90.1
-NO	8.1	3.8	8.1	4.7	10.0	9.9
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
16. NEW YEAR'S EVE:						
-YES, FULL-DAY	18.9	25.8	18.8	19.8	20.0	14.1
-YES, HALF-DAY	6.8	4.5	7.4	5.4	6.4	2.4
-NOT FORMALLY GRANTED	74.3	69.7	73.8	74.8	73.6	83.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
17. FLOATING DAYS:						
-1 DAY	29.1	29.7	28.2	27.8	27.1	25.6
-2 DAYS	9.5	7.1	11.4	9.0	10.7	11.6
-3 DAYS	6.8	5.1	6.7	3.6	6.4	4.5
-4 DAYS	5.4	16.0	5.4	11.5	6.4	5.9
-5 DAYS	1.4	1.5	1.3	1.5	2.9	5.2
-6 DAYS	.7	1.3	.7	.7	.7	.1
-12 DAYS	.7	.2	.7	.5	.7	.6
-NOT GRANTED	46.4	39.1	45.6	45.4	45.1	46.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
18. OTHER HOLIDAYS (EXCLUDING PLANT SHUTDOWN):						
-1/2 DAY	.7	1.7	.7	4.8	.7	4.0
-1 DAY	3.4	4.1	3.4	2.1	2.9	1.0
-2 DAYS	2.0	1.4	3.4	2.5	2.9	2.4
-3 DAYS	2.7	8.5	1.3	5.3	.7	.9
-4 DAYS	.0	.0	.0	.0	.7	1.4
-NOT GRANTED	91.2	84.3	91.2	85.3	92.1	90.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 17

INCIDENCE AND CHARACTERISTICS
CANADA
PAID HOLIDAYS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
III OFFICIAL PLANT SHUTDOWN:						
-PAID LEAVE:						
-2 DAYS	1.4	3.4	1.3	1.4	1.4	1.1
-3 DAYS	1.4	3.5	2.0	3.4	2.1	4.0
-UNPAID LEAVE:						
-3 DAYS	.7	.7	.7	.2	.7	1.1
-4 DAYS	.7	.0	.7	.2	.0	.0
-10 DAYS	1.4	.3	1.3	.3	1.4	.4
-20 DAYS	.0	.0	.0	.0	.7	.2
-OTHER	1.4	.1	1.3	.1	1.4	.3
-EMPLOYEES EXPECTED TO TAKE ANNUAL LEAVE	10.8	5.6	11.4	4.8	12.1	9.1
-EMPLOYEES USE FLOATING HOLIDAYS OR OVERTIME CREDITS	2.0	.2	2.0	.2	3.6	1.0
-NO PLANT SHUTDOWN	80.2	86.2	79.3	89.4	76.6	82.8
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

18. PAID VACATIONS

Vacation plans are predominantly graduated plans, where vacation entitlements increase with years of service. The uniform plan, under which employees are granted a uniform number of days of vacation credits regardless of years of service is used by a small number of establishments. In both types of plans, vacation entitlements within each category may vary by the employee's level of responsibility, age upon appointment or salary grade. As well, employees may be granted additional vacation entitlements or cash bonuses when certain criteria are met.

The Characteristics of Table 18 show:

- I Type of vacation
- II Vacation entitlement
- III Varying vacation provisions
- IV Vacation entitlement in the first year of service
- V Additional vacation entitlement
- VI Additional cash vacation bonus
- VII Maximum carry-over of entitlement from year to year
- VIII Maximum accumulation of unused credits
- IX Reimbursement for accumulated unused vacation credits
- X Intervals between vacation entitlement

EXPLANATORY NOTES

- I The establishment, reported under "OTHER" for all employee categories, provides vacation entitlements based on classification level and service. Entitlements of 10, 15 and 20 days are available.
- II 1-18 The "NO 10...35 DAY ENTITLEMENT" refers to establishments whose vacation policy does not provide for that specific number of vacation days.
- II One establishment reporting for all categories under "OTHER" in Tables II-3, II-8, II-13 and II-16 provides for 12.5 days of vacation after one year of service, 17.5 days after five years of service, 22.5 days after 15 years of service and 27.5 days after 20 years of service. Another establishment in Table II-16 provides 28 days of vacation after 20 years of service for employees in all categories.

The establishment reporting for all categories under "VARIES" in Tables II-1, II-6 and II-11 provides vacation entitlements based on classification level and service.

- III Of the establishments reporting under "OTHER BASIS" one indicates that its Management/Professional employees receive the 25-day entitlement after 10 years of service in that category. A second establishment reports that its Non-Office employees receive an extra two hours vacation credit for every 36 hours worked. The Office and Non-Office employees in a third establishment have provisions which vary by collective agreement. The other establishment reporting for the Office and Non-Office categories grants a total of six weeks of vacation to employees who are 61 years of age with 20 or more years of service.

The three establishments under "SOME OF THE ABOVE" reported that negotiation at time of hire, salary level and/or age and service applied to some management employees.

- IV Of the establishments reporting under "OTHER" the majority indicate a proration of vacation entitlements based on service, hiring date and/or the vacation year. The establishments prorating by service (Management/Professional 13, Office 13, Non-Office 12) generally indicate a maximum of 10 days' vacation within the first year. The next most popular method (Management/Professional 10, Office 10, Non-Office 8) uses the hiring date and vacation year. Employees hired before a certain date receive a specific entitlement, employees hired after that date receive a different entitlement; typically this is two weeks for those hired before the specific date and one week for those hired after that date. Employees in some establishments (Management/Professional 4, Office 4, Non-Office 2) receive some or all of the normal entitlement after waiting a specific period of time, for example six months. Three other establishments report slight variations of the above methods and one indicates the application of provincial legislation. These establishments are distributed by employment category as follows: Management/Professional 2, Office 2, Non-Office 2.

- V Under "ADDITIONAL VACATION ENTITLEMENT", a number of unique and variable provisions are defined.

Five establishments indicated additional entitlement were "BASED ON AGE" as follows: one provides one additional week at age 60, two weeks at 61, 3 weeks at 62, four weeks at 63, and five weeks at 64. Another establishment gives three weeks, six weeks and nine weeks at three years, two years and one year before retirement respectively. Beginning at age 58, one establishment provides one additional week and thereafter, to age 64, an additional week is added each year provided that the total does not exceed an additional 30 days per year. A fourth establishment provides one extra week at age 45 and 50. The fifth establishment provides two weeks every two years between the ages of 55 and 63, and these two weeks must be taken within two years of granting.

Four establishments indicated additional entitlements were "BASED ON AGE AND SERVICE" as follows: two establishments provide one week to employees with 25 years of service and 60 years of age and increase the entitlement by one week each year to five weeks at age 64. A third establishment provides the same entitlements but with 20 years of service. The remaining establishment grants one week for each additional year of service; the entitlement begins when employees have 25 years of service and are age 61 (to five weeks at age 65).

Under "OTHER", the following plans are reported:

Additional Vacation Entitlement Plans	NO. OF ESTAB.		
	M/P	O	N-O
variable allowance based on time away from headquarters;	1	1	1
one week with service of one to 17 years, two weeks with service of 18 to 27 years, and three weeks with service of 28 years or more;	1	1	-
six weeks in year of retirement;	1	1	1
one week in the 30th, 35th and 40th year of service;	1	1	1
five weeks after five years of service and every fifth year thereafter;	-	-	1
twelve weeks after 25 years plus four weeks after 40, 45 and 50 years;	1	1	-
three days per year with three to eight years of service, four days per year with nine to 15 years' service, five days per year with 16 to 20 years' service, six days per year with 21 to 25 years' service, and seven days per year thereafter;	-	-	1
one week in the 30th year of service;	1	1	1
one week after five years of service and two weeks after 10 years of service;	-	-	1
one week if taken in the winter plus two weeks in the 25th, 30th, 35th and 40th years or one week at age 61, two weeks at age 62 etc. to five weeks at age 65;	1	1	1
one week after five years of service and increasing by one week every five years thereafter;	1	1	-
one week every third year after 12 years of service, two weeks every third year after 21 years of service, three weeks every third year after 30 years, and four weeks every third year after 42 years;	1	1	-

Additional Vacation Entitlement Plans	NO. OF ESTAB.		
	M/P	O	N-O
employees with 10 years' service as of January 1, 1988 receive one week after 10 years, two weeks after 18 years, three weeks after 23 years and four weeks after 33 years;	1	-	-
all employees (except nurses and librarians) receive five days after 10 years of service and every five years thereafter (to be taken within five years of granting); librarians receive 11 days after 15, 25 and 35 years of service;	1	1	1
one week in the 10th year of service, two in the 15th year, three in the 20th, five in the 25th, four in the 30th and 5 in the 35th;	1	1	1
10 weeks' pre-retirement leave at age 55 and 25 years of service or at 30 years regardless of age;	1	1	1
one week after 20 years and every fifth year thereafter;	1	1	1
one week after 11, 16, 21, 26, and 31 years;	-	1	-
one week in the 12th, 15th and 18th years, two weeks in the 21st, 24th and 27th years and three weeks in the 30th, 33rd, 36th and 39th and four weeks in the 42nd year;	1	1	-
negotiated every contract (1988 provisions unknown).	1	1	-

- VI One of the establishments whose data fall under "OTHER" stated that Management/Professional and Office employees with more than 20 years of service are granted a cash vacation bonus of \$250 while Non-Office employees were entitled to a bonus of \$100 after 15 years of service and \$200 after 20 years of service. For Management/Professional and Office employees, one organization gives \$110 per week taken in winter plus 2% of annual salary with one to nine years of service, 4% with ten to 29 years of service and 6% thereafter. One establishment provides its Non-Office employees with four hours pay for each week of entitlement used between January 1st and May 31st. Another establishment provides its Management/Professional and Office employees with 5% of their December salary for each complete week of vacation entitlement granted. For its Non-Office employees, one establishment provides between five and eleven percent of annual salary, depending on length of service. A sixth establishment provides both its Office and Non-Office staff with the difference between the current daily rate of pay and the previous vacation year's rate of pay for each day of vacation.

The establishment reporting under "\$6 PER DAY OF VACATION" also provides employees who are eligible for three or more weeks of vacation entitlement, an additional bonus of 5% of vacation pay, if no more than two weeks of leave is taken at any one time.

VII Nine establishments reported under "OTHER" for the Management/Professional category. Seven and four establishments reported for the Office and Non-Office employees respectively. The details of these provisions are presented in the following chart:

EMPLOYEE CATEGORY	MAXIMUM CARRY-OVER OF VACATION FROM ONE YEAR TO THE NEXT
- Management/Professional - Office - Non-Office	- One year's entitlement plus ten days.
- Management/Professional - Office	- Employees may carry over two weeks at 25 years of service and four weeks at 30 years of service.
- Management/Professional - Office - Non-Office	- Can carry over five days when vacation entitlement is 15 days, 10 days when entitlement is 20, 25 and 30 days. Management/Professional employees can carry over 15 days when entitlement is 30 days.
- Management/Professional - Office - Non-Office	- After 20 or more years of service, employees may carry over two weeks per year to a maximum of 12 weeks.
- Management/Professional - Office - Non-Office	- One year's entitlement may be carried over from the end of the vacation year (June 30) to the end of August.
- Management/Professional - Office	- Carry-over of flexible vacation days only; between 5 and 15 days depending on service.
- Management/Professional - Office	- One week's vacation may be banked every two years if entitlement is 15, 20 or 25 days.
- Management/Professional	- Employees are required by law to take two weeks of vacation per year if they have less than ten years of service, and three weeks per year if they have more than ten years' service. Only the entitlement over the two or three weeks may be carried over to the next year.
- Management/Professional	Carry-over of any entitlement is allowed but must be taken prior to August of the following year.

VIII The establishments reporting under "OTHER" have different policies in regard to the maximum accumulation of unused vacation credits. The details are outlined in the chart below:

EMPLOYEE CATEGORY	MAXIMUM ACCUMULATION OF UNUSED CREDITS
- Management/Professional - Office - Non-Office	- Maximum of eight weeks between three and 25 years of service.
- Management/Professional - Office - Non-Office	- Excess over two weeks; varies from one to three weeks depending on entitlement.
- Management/Professional - Office - Non-Office	- One and one-half times the yearly entitlements.
- Non-Office	- Any entitlement in excess of two weeks up to the employee's total entitlement must be taken between December 1 and April 30 of the subsequent year.
- Non-Office	- One times the yearly entitlement less one week.

IX-1 One establishment reporting under "OTHER" allows its Management/Professional and Office employees who are eligible for four or five weeks' vacation to take one week of pay in lieu of leave. Management/Professional and Office employees at a second establishment may sell five flexible days for cash or exchange them for credits towards their benefits package. A third establishment reported under "OTHER" has a policy for the Management/Professional category where employees who have between 10 and 19 years of service may request five days in cash and if employees have 20 or more years of service they may obtain ten days in cash. Another establishment reporting for Management/Professional and Office employees under "OTHER" indicated it reimburses employees for the fourth and fifth weeks' entitlement when mutually agreed. A fifth establishment, reporting for all employee categories, reports that vacation credits are reimbursed only if the employee becomes permanently disabled and then only after one year. A sixth establishment reports that its Non-Office employees may be reimbursed if they were unable to use vacation leave because of sickness and were subsequently unable to reschedule the leave. Another establishment reimburses employees in the Management/Professional and Office categories but only immediately prior to retirement. An eighth establishment allows

non-union employees in the Management/Professional and Office categories to cash in up to five days if their entitlement is three weeks or more. Two establishments indicate that employees in all categories are reimbursed if vacations cannot be used for work-related reasons.

Establishments reporting "REIMBURSEMENT AT EMPLOYEES' REQUEST" provide the following details: entitlement in excess of 15 days (Management/Professional); total entitlement with management approval (Management/Professional); up to 40 days in one year (Management/Professional); (the remaining three establishments report for the Management/Professional and Office categories) two weeks reimbursed with a three or more week entitlement; the last two establishments indicate that employees may request reimbursement either at retirement or at any time during employment.

The following details are reported on "COMPULSORY REIMBURSEMENT" with respect to the three employee categories: payment of time in excess of authorized carry-over; excess over five days unless authorized by management; the difference between the number of days taken (if less than 15) and 15 days is paid; employees receive the lesser of vacation credits at normal rate of pay or legislated vacation pay. One establishment, reporting for Management/Professional and Office employees, provides payment for unused vacation entitlement when not used prior to April of the following year. One organization, reporting for the Office category only, pays for unused entitlement beyond the allowable carry-over.

TABLE 18

INCIDENCE AND CHARACTERISTICS
CANADA
PAID VACATION
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	NUMBER		NUMBER		NUMBER	
	ESTAB.	EMPL.	ESTAB.	EMPL.	ESTAB.	EMPL.
INCIDENCE - NUMBER						
PROVIDED	146	70,761	147	78,019	140	102,137
PROVIDED AS PART OF FLEXIBLE BENEFIT PACKAGE	2	238	2	780		
N/A, UNIQUE GROUP PRIMARY AND SECONDARY TEACHERS	1	2,526				
TOTAL NUMBER	149	73,525	149	78,799	140	102,137
INCIDENCE - PERCENTAGE						
	PERCENT		PERCENT		PERCENT	
	ESTAB.	EMPL.	ESTAB.	EMPL.	ESTAB.	EMPL.
PROVIDED	98.0	96.3	98.7	99.0	100.0	100.0
PROVIDED AS PART OF FLEXIBLE BENEFIT PACKAGE	1.3	.3	1.3	1.0	.0	.0
N/A, UNIQUE GROUP PRIMARY AND SECONDARY TEACHERS	.7	3.4	.0	.0	.0	.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
CHARACTERISTICS						
I TYPE OF VACATION:						
-UNIFORM VACATION OF:						
-21 TO 25 DAYS	2.7	11.8	.0	.0	.0	.0
* -GRADUATED BY SERVICE	96.6	87.8	99.3	99.6	99.3	100.0
* -OTHER	.7	.4	.7	.4	.7	.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
II VACATION ENTITLEMENT:						
+ 1. TEN DAYS AFTER COMPLETION OF:						
-9 TO 10 MONTHS	1.4	.1	1.3	.1	.7	.4
-1 YEAR	52.8	44.1	63.8	51.0	69.3	74.6
-VARIES	.7	.5	.7	.4	.7	.0
-NO 10 DAY ENTITLEMENT	45.1	55.3	34.2	48.5	29.3	25.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 2. ELEVEN DAYS AFTER COMPLETION OF:						
-1 YEAR	.7	1.5	.7	4.2	.0	.0
-NO 11 DAY ENTITLEMENT	99.3	98.5	99.3	95.8	100.0	100.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "**"

TABLE 18

INCIDENCE AND CHARACTERISTICS
CANADA
PAID VACATION
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
+ 3. TWELVE DAYS AFTER COMPLETION OF:						
-1 YEAR	.7	.2	2.0	6.1	2.1	.9
-3 YEARS	.0	.0	.0	.0	.7	.9
-OTHER	.7	.4	.7	.0	.7	1.9
-NO 12 DAY ENTITLEMENT	98.6	99.4	97.3	93.9	96.5	96.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 4. THIRTEEN DAYS AFTER COMPLETION OF:						
-NO 13 DAY ENTITLEMENT	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 5. FOURTEEN DAYS AFTER COMPLETION OF:						
-2 YEARS	.0	.0	.0	.0	.7	.1
-NO 14 DAY ENTITLEMENT	100.0	100.0	100.0	100.0	99.3	99.9
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 6. FIFTEEN DAYS AFTER COMPLETION OF:						
-1 YEAR	36.7	36.9	24.8	28.1	21.4	16.5
-2 YEARS	6.3	2.9	9.4	10.9	8.6	8.6
-25 MONTHS	.0	.0	.7	2.2	.7	.9
-3 YEARS	22.9	33.0	26.8	30.7	21.4	23.3
-4 YEARS	6.3	4.4	8.7	6.2	11.4	18.1
-5 YEARS	18.8	5.5	21.5	10.7	28.0	26.5
-8 YEARS	.0	.0	.0	.0	.7	.2
-10 YEARS	.7	.0	.7	.0	.7	.1
-VARIES	.7	.5	.7	.4	.7	.0
-NO 15 DAY ENTITLEMENT	7.6	16.8	6.7	10.8	6.4	5.8
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 7. SIXTEEN DAYS AFTER COMPLETION OF:						
-1 YEAR	.7	2.7	1.3	1.7	.7	2.2
-2 YEARS	1.4	.4	.7	.8	.7	.1
-3 YEARS	.0	.0	.0	.0	.7	.6
-6 TO 7 YEARS	2.1	4.2	3.4	7.6	3.6	1.6
-NO 16 DAY ENTITLEMENT	95.8	92.7	94.6	89.9	94.3	95.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 8. SEVENTEEN DAYS AFTER COMPLETION OF:						
-3 YEARS	.7	.2	.7	.8	.0	.0
-4 YEARS	.0	.0	.0	.0	.7	.6
-5 YEARS	.7	.2	.7	.8	.7	.1
-7 YEARS	1.4	3.7	2.0	6.3	2.1	1.3
-8 TO 9 YEARS	.7	.6	1.3	1.3	1.4	.3
-OTHER	.7	.4	.7	.0	.7	1.9
-NO 17 DAY ENTITLEMENT	95.8	94.9	94.6	90.8	94.4	95.8
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "**"

TABLE 18

INCIDENCE AND CHARACTERISTICS
CANADA
PAID VACATION
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
+ 9. EIGHTEEN DAYS AFTER COMPLETION OF:						
-2 TO 5 YEARS	.7	.2	.7	.1	1.4	.1
-6 TO 9 YEARS	2.8	4.2	3.4	7.6	3.6	1.5
-10 TO 11 YEARS	.7	.6	.7	.9	1.4	1.0
-NO 18 DAY ENTITLEMENT	95.8	95.0	95.2	91.4	93.6	97.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 10. NINETEEN DAYS AFTER COMPLETION OF:						
-5 YEARS	.7	.4	.7	.4	.7	.0
-9 YEARS	1.4	3.7	2.0	6.3	2.1	1.3
-10 YEARS	.0	.0	.7	.4	.7	.2
-11 TO 13 YEARS	1.4	.8	1.3	1.7	1.4	.1
-NO 19 DAY ENTITLEMENT	96.5	95.1	95.3	91.2	95.1	98.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 11. TWENTY DAYS AFTER COMPLETION OF:						
-1 YEAR	4.9	10.2	4.7	8.3	4.3	3.5
-2 TO 4 YEARS	5.6	8.4	3.4	3.1	1.4	1.2
-5 YEARS	5.6	3.9	3.4	4.5	6.4	4.4
-6 TO 7 YEARS	2.1	1.5	4.0	5.7	2.9	5.5
-8 YEARS	11.8	8.6	12.1	10.9	8.6	8.2
-9 YEARS	11.1	9.6	12.1	13.5	12.9	32.5
-9 YEARS AND 1 MONTH	.0	.0	.7	2.2	.7	.9
-10 YEARS	39.4	45.6	39.4	42.7	38.5	31.6
-11 YEARS	2.1	2.5	3.4	3.0	2.9	3.5
-12 YEARS	6.9	1.1	7.4	2.5	7.9	2.3
-13 YEARS	1.4	.2	1.3	.2	2.1	1.4
-14 YEARS	.7	.1	.7	.1	.7	.2
-15 YEARS	3.5	1.0	3.4	1.4	5.0	1.9
-18 YEARS	.0	.0	.0	.0	.7	.2
-20 YEARS	1.4	.1	1.3	.2	1.4	.3
-VARIES	.7	.5	.7	.4	.7	.0
-NO 20 DAY ENTITLEMENT	2.8	6.7	2.0	1.3	2.9	2.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 12. TWENTY-ONE DAYS AFTER COMPLETION OF:						
-4 TO 5 YEARS	.7	1.6	.7	.5	1.4	.9
-10 TO 11 YEARS	4.9	5.0	3.4	1.8	3.6	2.7
-12 TO 13 YEARS	1.4	3.8	2.0	7.1	2.1	1.2
-17 YEARS	.7	.6	2.7	4.5	2.1	1.4
-NO 21 DAY ENTITLEMENT	92.3	89.0	91.2	86.1	90.8	93.8
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "**"

TABLE 18

INCIDENCE AND CHARACTERISTICS
CANADA
PAID VACATION
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
+ 13. TWENTY-TWO DAYS AFTER COMPLETION						
OF:						
-6 YEARS	.7	1.6	.7	.5	.7	.8
-12 TO 15 YEARS	5.6	5.9	4.0	7.5	4.3	1.8
-17 YEARS	.7	.2	.7	.8	.0	.0
-18 YEARS	.0	.0	.0	.0	.7	.6
-19 YEARS	.7	.6	2.7	4.5	2.1	1.4
-OTHER	.7	.4	.7	.0	.7	1.9
-NO 22 DAY ENTITLEMENT	91.6	91.3	91.2	86.7	91.5	93.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 14. TWENTY-THREE DAYS AFTER COMPLETION						
OF:						
-1 YEAR	.7	3.5	.0	.0	.0	.0
-7 YEARS	.7	1.6	.7	.5	.7	.8
-13 TO 17 YEARS	5.6	6.1	4.7	8.0	5.0	1.8
-21 YEARS	.7	.6	2.7	4.5	2.1	1.4
-NO 23 DAY ENTITLEMENT	92.3	88.2	91.9	87.0	92.2	96.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 15. TWENTY-FOUR DAYS AFTER COMPLETION						
OF:						
-8 YEARS	.7	1.6	.7	.5	.7	.8
-14 TO 16 YEARS	2.8	1.8	1.3	.1	1.4	.1
-17 TO 19 YEARS	1.4	3.7	2.0	6.6	2.1	1.6
-23 YEARS	.7	.6	2.7	4.5	2.1	1.4
-NO 24 DAY ENTITLEMENT	94.4	92.3	93.3	88.3	93.7	96.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 16. TWENTY-FIVE DAYS AFTER COMPLETION						
OF:						
-5 TO 9 YEARS	2.1	3.0	2.0	2.2	2.1	2.2
-10 TO 14 YEARS	4.2	2.3	4.0	4.2	3.6	4.1
-15 YEARS	11.1	8.1	10.1	8.0	10.0	21.1
-16 YEARS	2.1	.6	2.0	1.0	2.1	6.5
-17 YEARS	11.8	9.8	11.4	9.2	11.4	8.7
-18 YEARS	7.6	8.2	6.7	10.2	6.4	11.2
-19 YEARS	2.8	2.3	3.4	1.4	2.9	2.3
-20 YEARS	37.4	54.6	38.3	47.7	38.7	31.8
-21 YEARS	.7	.0	.7	.0	.7	.7
-22 YEARS	4.2	2.2	4.0	1.8	3.6	1.0
-23 TO 24 YEARS	.7	.8	.7	1.0	1.4	.9
-25 YEARS	4.2	1.4	6.0	6.1	7.1	3.3
-OTHER	1.4	.6	1.3	.9	1.4	1.9
-NO 25 DAY ENTITLEMENT	9.7	6.1	9.4	6.3	8.6	4.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "*"

TABLE 18

INCIDENCE AND CHARACTERISTICS
CANADA
PAID VACATION
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
+ 17. THIRTY DAYS AFTER COMPLETION OF:						
-8 YEARS	.7	1.3	.0	.0	.0	.0
-14 TO 19 YEARS	1.4	1.7	2.0	2.2	2.1	2.2
-20 YEARS	5.6	2.4	4.7	4.8	5.0	10.0
-22 YEARS	1.4	1.6	2.0	3.2	1.4	9.0
-23 YEARS	1.4	1.9	1.3	1.9	1.4	1.9
-24 YEARS	4.2	5.3	4.7	9.2	4.3	9.0
-25 YEARS	17.4	14.5	16.1	11.4	12.1	14.8
-26 YEARS	.7	.0	.7	.1	.7	.1
-27 TO 29 YEARS	6.9	6.1	6.0	3.8	7.1	12.6
-30 YEARS	13.2	10.1	12.8	10.2	15.7	14.3
-32 YEARS	.7	.2	.7	.8	.7	.6
-33 YEARS	.7	.8	.7	1.0	1.4	1.0
-35 YEARS	.7	.0	1.3	.2	1.4	.4
-NO 30 DAY ENTITLEMENT	45.0	54.1	47.0	51.2	46.7	24.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 18. THIRTY-FIVE DAYS AFTER COMPLETION OF:						
-19 TO 21 YEARS	1.4	2.1	1.3	.9	1.4	1.2
-25 YEARS	2.8	.4	2.7	.6	2.9	1.2
-28 YEARS	.7	.1	.7	1.8	.7	6.9
-30 YEARS	4.2	4.0	4.0	4.3	4.3	12.8
-34 YEARS	.7	1.9	.7	1.8	.7	1.7
-38 YEARS	.7	.8	.0	.0	.0	.0
-NO 35 DAY ENTITLEMENT	89.5	90.7	90.6	90.6	90.0	76.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
III VARYING VACATION PROVISIONS BASED ON:						
-POSITION	22.3	34.3	3.4	2.6	2.1	.2
-SALARY	2.0	2.5	.0	.0	.0	.0
-AGE ON APPOINTMENT	.7	.0	.0	.0	.0	.0
-SOME OF THE ABOVE	2.0	3.1	.0	.0	.0	.0
-OTHER BASIS	.7	.1	1.3	.8	2.1	.8
-NEGOTIATED AT HIRING	6.1	3.5	2.0	4.1	1.4	.5
-NO VARYING ENTITLEMENT	66.2	56.5	93.3	92.5	94.4	98.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "X"

TABLE 18

INCIDENCE AND CHARACTERISTICS
CANADA
PAID VACATION
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
IV VACATION ENTITLEMENT IN THE FIRST YEAR OF SERVICE:						
-EARNED AND GRANTED AT THE RATE OF:						
- .80 TO 1 DAY PER MONTH TO A MAXIMUM OF 10 DAYS PER YEAR	29.6	25.0	38.9	37.0	39.4	42.6
- 1.25 DAYS PER MONTH	12.8	13.3	8.1	7.7	7.9	5.6
- 1.50 DAYS PER MONTH	4.1	2.0	2.0	4.4	1.4	1.0
- 1.66 TO 1.67 DAYS PER MONTH TO A MAXIMUM OF 20 DAYS PER YEAR	3.4	5.4	3.4	4.0	2.9	1.5
- 1.83 TO 2.08 DAYS PER MONTH	2.0	7.7	.0	.0	.0	.0
-EARNED AT THE RATE OF, BUT GRANTED AFTER 3 MONTHS OF SERVICE:						
- 1 DAY PER MONTH TO A MAXIMUM OF 10 DAYS PER YEAR	.0	.0	.0	.0	.7	.3
- 1.25 DAYS PER MONTH	.7	.4	.7	.4	.7	.0
-EARNED AT THE RATE OF, BUT GRANTED AFTER 6 MONTHS OF SERVICE:						
- .83 TO 1 DAY PER MONTH TO A MAXIMUM OF 10 DAYS PER YEAR	3.4	1.2	3.4	2.3	3.6	1.0
- 1.25 DAYS PER MONTH	2.0	3.3	2.0	1.2	1.4	.0
- 1.66 TO 2 DAYS PER MONTH	1.4	6.0	1.3	4.3	1.4	2.0
-EARNED AT THE RATE OF, BUT GRANTED AFTER 1 YEAR OF SERVICE:						
- .80 TO .85 DAY PER MONTH TO A MAXIMUM OF 10 DAYS PER YEAR	2.0	.4	2.0	.4	2.1	.5
- 1.25 DAYS PER MONTH	.7	2.4	.7	.9	.7	2.2
-EARNED AT THE RATE OF, BUT GRANTED ONLY AT BEGINNING OF VACATION YEAR:						
- .83 TO 1 DAY PER MONTH TO A MAXIMUM OF 10 DAYS PER YEAR	7.4	12.1	8.7	12.9	10.7	6.9
- 1.25 DAYS PER MONTH	4.1	2.8	4.7	4.8	2.9	3.0
- 1.67 DAYS PER MONTH	.7	4.1	.0	.0	.0	.0
-FULL ANNUAL ENTITLEMENT AVAILABLE IMMEDIATELY	2.7	1.2	1.3	.2	1.4	.1
-DISCRETIONARY	1.4	.1	1.3	1.3	.7	.9
-4% OF EARNINGS OR EQUIVALENT TIME OFF	2.0	1.0	2.0	.7	4.3	5.1
-OTHER	19.6	11.6	19.5	17.5	17.1	27.2
-NO ENTITLEMENT	.0	.0	.0	.0	.7	.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 18

INCIDENCE AND CHARACTERISTICS
CANADA
PAID VACATION
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
V ADDITIONAL VACATION ENTITLEMENT:						
-IF VACATION TAKEN IN WINTER:						
-1 WEEK EXTRA	.7	1.3	1.3	6.9	1.4	.9
-1 WEEK EXTRA AFTER:						
-4 YEARS OF SERVICE	.0	.0	.7	1.9	.7	.3
-20 YEARS OF SERVICE	.7	.5	.7	.1	.7	.2
-25 YEARS OF SERVICE	2.7	2.5	2.0	2.4	2.1	.5
-25 YEARS OF SERVICE AND EVERY 5 YEARS THEREAFTER	.7	1.4	.7	.5	.7	.8
-35 YEARS OF SERVICE	.7	.3	.7	1.1	.7	1.0
-40 YEARS OF SERVICE	.7	.4	.7	.5	.7	.3
-2 WEEKS EXTRA AFTER 25 YEARS OF SERVICE	3.4	2.8	3.4	2.0	2.1	1.6
-3 WEEKS EXTRA AFTER 25 YEARS OF SERVICE	.7	.7	.7	1.3	.7	.0
-4 WEEKS EXTRA AFTER 25 YEARS OF SERVICE	.7	.2	.0	.0	.7	.3
-IF LOCATED IN ISOLATED AREA:						
-2 DAYS EXTRA	.7	2.4	.7	.9	.7	2.2
-1 WEEK EXTRA	.7	1.7	.7	1.8	.7	1.7
-BASED ON AGE	3.4	6.4	2.7	6.4	2.9	9.8
-BASED ON AGE AND SERVICE	2.0	.8	2.0	.7	2.9	5.3
-OTHER	10.8	8.6	10.7	10.7	8.6	10.9
-NO ADDITIONAL ENTITLEMENTS	71.4	70.0	72.3	62.8	73.7	64.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
VI ADDITIONAL CASH VACATION BONUS BASED ON:						
-PERCENTAGE OF VACATION PAY:						
-14%	.0	.0	.0	.0	.7	.2
-20%	1.4	.3	1.3	.3	1.4	7.0
-25%	.7	1.1	.7	2.8	.7	8.2
-PERCENTAGE VARIES BASED ON SERVICE	.0	.0	.7	.1	.7	.8
-% OF YEARLY EARNINGS:						
-1.0%	.0	.0	.0	.0	.7	.4
-DOLLAR AMOUNT PER WEEK OF VACATION:						
-\$25 TO \$30	.0	.0	.7	.1	2.1	7.0
-\$75 TO \$80	.0	.0	.7	.2	1.4	1.4
-\$90	.0	.0	.0	.0	.7	1.4
-\$110	.0	.0	.0	.0	.7	.1
-VARIABLE DOLLAR AMOUNT	.7	.5	.0	.0	.0	.0
-\$6 PER DAY OF VACATION	.7	1.0	.7	.8	.7	1.3
-OTHER	2.0	.4	2.7	2.0	2.9	4.4
-NO CASH BONUS	94.5	96.7	92.5	93.7	87.3	67.8
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 18

INCIDENCE AND CHARACTERISTICS
CANADA
PAID VACATION
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
VII MAXIMUM CARRY-OVER OF ENTITLEMENT FROM YEAR TO YEAR:						
* -5 DAYS	4.7	1.9	4.0	1.4	4.3	1.3
* -6 DAYS	.7	.3	.0	.0	.0	.0
* -10 DAYS	4.7	5.7	5.4	7.0	5.0	3.4
* -12 TO 15 DAYS	1.4	3.4	.7	1.1	.7	.0
* -HALF-YEAR'S CREDITS	.7	.8	.7	.6	.7	.3
* -1 YEAR'S CREDITS	6.8	4.2	7.4	4.8	4.3	.7
-ANY ENTITLEMENT IN EXCESS OF:						
* -10 DAYS	4.7	12.0	4.7	7.1	5.0	2.0
* -15 DAYS	3.4	7.7	4.0	7.7	2.9	3.7
* -20 DAYS	.7	1.0	.7	.5	.0	.0
* -MANAGEMENT DISCRETION	15.5	19.2	14.8	11.7	11.4	5.7
* -OTHER	6.1	4.1	4.7	6.2	2.9	4.8
* -NO MAXIMUM SPECIFIED	2.0	.9	.7	.0	1.4	.3
-NO CARRY-OVER	48.6	38.8	52.2	51.9	61.4	77.8
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
VIII+ MAXIMUM ACCUMULATION OF UNUSED CREDITS:						
-5 DAYS	5.3	5.8	7.0	3.6	9.3	5.9
-6 DAYS	1.3	.4	.0	.0	.0	.0
-10 DAYS	11.8	16.3	14.1	19.9	13.0	21.2
-12 TO 15 DAYS	3.9	6.1	2.8	2.7	3.7	4.0
-20 DAYS	2.6	1.7	4.2	5.6	3.7	6.0
-25 DAYS	3.9	2.6	4.2	3.3	3.7	1.5
-40 DAYS	2.6	2.9	4.2	11.3	5.6	21.0
-50 TO 60 DAYS	2.6	1.3	2.8	3.5	3.7	.9
-110 TO 130 DAYS	2.6	.4	1.4	.3	.0	.0
-ACCUMULATION OF 1 YEAR'S CREDITS	15.8	8.9	14.1	8.6	9.3	2.8
-ACCUMULATION OF 15 MONTHS' CREDITS	1.3	.3	1.4	.8	1.9	.0
-ACCUMULATION OF 2 YEARS' CREDITS	6.6	4.0	7.0	4.4	7.4	6.3
-MANAGEMENT DISCRETION	9.2	5.1	11.3	4.9	9.3	4.5
-NO MAXIMUM SPECIFIED	26.6	24.9	21.3	18.1	20.1	19.0
-OTHER	3.9	19.3	4.2	13.0	9.3	6.9
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
IX REIMBURSEMENT FOR ACCUMULATED UNUSED VACATION CREDITS:						
+ 1. BASED ON:						
-COMPULSORY REIMBURSEMENT	6.6	9.0	8.5	9.4	7.4	5.7
-REIMBURSEMENT AT EMPLOYEE'S REQUEST	7.9	7.1	4.2	2.4	.0	.0
-DISCRETIONARY	5.3	6.3	5.6	3.5	5.6	.8
-OTHER	11.8	8.7	11.3	7.5	7.4	6.1
-NO REIMBURSEMENT	68.4	68.9	70.4	77.2	79.6	87.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "***"

TABLE 18

INCIDENCE AND CHARACTERISTICS
CANADA
PAID VACATION
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
X INTERVALS BETWEEN VACATION ENTITLEMENT:						
1. BETWEEN 10 AND 15 DAYS:						
-1 YEAR	6.1	2.6	8.1	5.6	7.1	7.8
-2 YEARS	20.3	27.5	24.8	26.3	20.7	21.5
-3 YEARS	6.1	3.9	8.7	6.2	11.4	18.1
-4 YEARS	17.6	4.8	20.8	10.7	27.1	25.9
-7 YEARS	.0	.0	.0	.0	.7	.2
-9 YEARS	.7	.0	.7	.0	.7	.1
-N/A, NO 10 AND/OR 15 DAY ENTITLEMENTS	49.2	61.2	36.9	51.2	32.3	26.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
2. BETWEEN 15 AND 20 DAYS:						
-1 YEAR	1.4	3.1	.7	.1	.0	.0
-2 YEARS	2.0	4.0	.7	1.3	.7	.0
-3 YEARS	1.4	.2	2.7	2.3	2.1	1.9
-4 YEARS	6.8	4.1	4.7	5.9	7.9	19.0
-5 YEARS	12.8	5.9	17.4	14.4	20.7	23.9
-6 YEARS	10.1	7.6	10.7	7.3	8.6	7.0
-7 YEARS	25.6	29.8	28.9	36.3	25.1	29.8
-8 YEARS	8.8	3.9	10.7	10.4	11.4	6.5
-9 YEARS	12.8	12.9	7.4	5.9	6.4	2.4
-10 YEARS	4.1	.5	4.7	1.1	6.4	2.4
-11 TO 15 YEARS	2.0	.6	2.0	1.1	1.4	.2
-N/A, NO 15 AND/OR 20 DAY ENTITLEMENTS	12.2	27.4	9.4	13.9	9.3	6.9
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
3. BETWEEN 20 AND 25 DAYS:						
-3 TO 4 YEARS	.7	1.1	.7	1.6	.7	1.4
-5 YEARS	4.7	1.1	4.7	2.2	6.4	4.4
-6 YEARS	2.0	1.5	2.7	6.9	2.1	15.9
-7 YEARS	10.8	2.7	10.7	2.3	10.0	10.9
-8 YEARS	9.5	5.4	10.7	6.9	12.9	12.8
-9 YEARS	5.4	5.2	7.4	6.5	6.4	8.0
-10 YEARS	35.8	42.5	37.6	47.9	35.2	27.9
-11 YEARS	2.7	2.3	2.7	3.8	3.6	5.5
-12 YEARS	4.1	1.5	3.4	.8	5.0	2.7
-13 YEARS	2.7	5.0	2.0	2.1	1.4	.8
-14 YEARS	2.0	2.9	1.3	.8	1.4	.7
-15 YEARS	2.0	1.2	1.3	2.8	1.4	.1
-17 TO 19 YEARS	2.0	6.1	.7	3.8	.7	1.2
-24 YEARS	.7	.3	2.7	4.0	2.1	1.4
-N/A, NO 20 AND/OR 25 DAY ENTITLEMENTS	14.9	21.2	11.4	7.6	10.7	6.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 18

INCIDENCE AND CHARACTERISTICS
CANADA
PAID VACATION
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
4. BETWEEN 25 AND 30 DAYS:						
-3 TO 4 YEARS	1.4	1.1	.7	.0	.0	.0
-5 YEARS	12.8	9.8	12.8	8.5	10.7	11.7
-6 YEARS	2.7	4.0	2.0	6.6	2.1	5.8
-7 YEARS	4.1	3.7	4.7	8.2	5.7	15.6
-8 YEARS	4.7	2.8	5.4	5.7	6.4	10.5
-9 YEARS	4.7	3.8	5.4	2.8	4.3	11.7
-10 YEARS	16.2	11.5	15.4	11.3	15.7	10.6
-11 TO 13 YEARS	4.1	3.4	4.7	3.4	6.4	8.3
-14 YEARS	.7	.2	.7	.8	.7	.6
-15 YEARS	.7	.1	.7	1.3	.7	.9
-18 YEARS	1.4	.1	.7	.1	.7	.1
-N/A, NO 25 AND/OR 30 DAY ENTITLEMENTS	46.5	59.5	46.8	51.3	46.6	24.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
5. BETWEEN 30 AND 35 DAYS:						
-UNDER 5 YEARS	.7	.4	.7	.3	.7	.4
-5 YEARS	3.4	1.8	3.4	1.2	3.6	2.0
-6 YEARS	.7	1.0	1.3	.9	1.4	3.4
-7 TO 8 YEARS	2.7	1.6	2.7	5.0	2.9	16.1
-10 YEARS	1.4	1.4	.0	.0	.0	.0
-11 YEARS	.7	1.7	.7	1.8	.7	1.7
-N/A, NO 30 AND/OR 35 DAY ENTITLEMENTS	90.4	92.1	91.2	90.8	90.7	76.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

19. PAID BEREAVEMENT LEAVE

Paid bereavement leave is time-off granted to employees in the event of a death in the family. Some plans specify that the time-off will only be granted if the employee attends the funeral or is involved in matters pertaining to funeral arrangements. Special bereavement leave credits may sometimes be earned or provided or sick leave credits may be utilized for bereavement. Survey analysis showed that in many organizations the policy in respect to Paid Bereavement Leave is stated in such a way that implies up to a certain number of days leave may be granted. Further discussions with respondents proved, however, that in practice the total allowed paid days off are normally granted. Therefore responses have been coded on this basis.

The Characteristics of Table 19 show:

- I Special credits earned
- II Number of days granted
- III Additional days granted for travel for death of parent, spouse or child
- IV Additional days granted for travel for death of relative other than parent, spouse or child
- V Death occurring immediately prior to a weekend

EXPLANATORY NOTES

- II In table 19, the number of days granted is expressed in working days. In those establishments reported under "LEAVE GRANTED IN CALENDAR DAYS" leave varies from three to seven days. Several establishments report leave granted but not paid, these establishments are not included in these tables.

The establishments providing data under "DISCRETIONARY" to Characteristics II-1 to II-11 state leave is allowed for all deaths, however, it is the number of days granted that is discretionary. In one establishment which indicated in response to Characteristics II-1, 2, 3 and 4 that the number of days leave granted was discretionary, analysis showed that while the maximum number of days granted was discretionary, a minimum of three days would be granted in all circumstances.

- II-2 Two establishments responded that time off with pay is granted for the death of a common-law spouse but only if the common-law relationship is legally recognized.
- III Several of the establishments granting travel days specified conditions such as, depends on, number of travel miles and on which day the funeral occurs.

The establishment whose data appears under "OTHER" for all three categories reported varying lengths of leave time for different distances. Responses indicate some establishments surveyed include other family members in this policy.

- V Some establishments reported that leave granted after the weekend must meet certain criteria such as, a particular distance to travel or depends on which day the funeral occurs.

TABLE 19

INCIDENCE AND CHARACTERISTICS
CANADA
PAID BEREAVEMENT LEAVE
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.
INCIDENCE - NUMBER						
FORMAL PLAN PROVIDED	123	59,819	128	68,455	134	100,686
INFORMAL PRACTICE ONLY	26	13,706	21	10,344	6	1,451
TOTAL NUMBER	149	73,525	149	78,799	140	102,137
	PERCENT		PERCENT		PERCENT	
	ESTAB.	EMPL.	ESTAB.	EMPL.	ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
FORMAL PLAN PROVIDED	82.6	81.4	85.9	86.9	95.7	98.6
INFORMAL PRACTICE ONLY	17.4	18.6	14.1	13.1	4.3	1.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
CHARACTERISTICS OF FORMAL PLAN						
I SPECIAL CREDITS EARNED:						
-YES	.8	.2	.8	.9	.0	.0
-NO, SICK LEAVE CREDITS USED	.8	.2	.8	.1	.7	.0
-NO, CREDITS NOT REQUIRED	98.4	99.6	98.4	99.0	99.3	100.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
II NUMBER OF WORKING DAYS GRANTED FOR THE DEATH OF A:						
1. SPOUSE:						
-3 DAYS	67.6	67.6	68.0	78.8	70.2	79.5
-4 DAYS	.8	4.2	.8	.3	2.2	1.1
-5 DAYS	21.1	16.6	21.9	13.8	22.4	17.6
-DISCRETIONARY	8.9	7.6	7.0	3.1	3.0	.3
-LEAVE GRANTED IN CALENDAR DAYS	1.6	4.0	2.3	4.0	2.2	1.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
2. COMMON-LAW SPOUSE:						
-3 DAYS	64.3	63.5	65.6	74.9	67.3	77.5
-4 DAYS	.8	4.2	.8	.3	2.2	1.1
-5 DAYS	20.3	16.5	21.1	13.7	22.4	17.6
-DISCRETIONARY	12.2	11.8	9.4	7.0	5.2	2.2
-LEAVE GRANTED IN CALENDAR DAYS	1.6	4.0	2.3	4.0	2.2	1.5
-NOT GRANTED	.8	.0	.8	.1	.7	.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
3. CHILD:						
-3 DAYS	68.4	67.7	70.4	79.2	73.9	82.6
-4 DAYS	.8	4.2	.8	.3	2.2	1.1
-5 DAYS	20.3	16.5	19.5	13.4	18.7	14.5
-DISCRETIONARY	8.9	7.6	7.0	3.1	3.0	.3
-LEAVE GRANTED IN CALENDAR DAYS	1.6	4.0	2.3	4.0	2.2	1.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 19

INCIDENCE AND CHARACTERISTICS
CANADA
PAID BEREAVEMENT LEAVE
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
4. PARENT:						
-3 DAYS	80.6	76.2	81.2	87.4	85.8	92.1
-4 DAYS	1.6	5.1	1.6	1.8	2.2	.8
-5 DAYS	8.1	10.8	8.6	5.9	7.5	5.8
-DISCRETIONARY	8.9	7.6	7.0	3.1	3.0	.3
-LEAVE GRANTED IN CALENDAR DAYS	.8	.3	1.6	1.8	1.5	1.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
5. BROTHER OR SISTER:						
-2 DAYS	2.4	.1	2.3	.2	2.2	.5
-3 DAYS	79.8	77.0	80.6	86.8	85.9	94.4
-4 DAYS	.8	4.2	.8	.3	1.5	.8
-5 DAYS	6.5	7.1	7.0	5.6	5.2	2.5
-DISCRETIONARY	8.9	7.6	7.0	3.1	3.0	.3
-LEAVE GRANTED IN CALENDAR DAYS	1.6	4.0	2.3	4.0	2.2	1.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
6. MOTHER/FATHER IN-LAW:						
-1 DAY	7.3	7.0	7.0	7.0	6.7	3.7
-2 DAYS	.8	.0	.8	.0	1.5	.4
-3 DAYS	67.5	67.6	70.2	75.5	78.3	89.8
-4 DAYS	.8	4.2	.8	.3	1.5	.8
-5 DAYS	5.7	7.1	6.3	5.6	4.5	2.3
-DISCRETIONARY	16.3	13.8	12.5	9.8	6.0	2.0
-LEAVE GRANTED IN CALENDAR DAYS	.8	.3	1.6	1.8	1.5	1.0
-NOT GRANTED	.8	.0	.8	.0	.0	.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
7. BROTHER/SISTER IN-LAW:						
-1/2 DAY	.8	1.3	.8	1.8	.7	1.4
-1 DAY	26.0	19.5	28.1	22.1	34.4	24.5
-2 DAYS	2.4	1.0	1.6	1.5	1.5	.1
-3 DAYS	31.8	35.9	33.6	43.0	33.6	45.5
-4 DAYS	.8	4.2	.8	.3	.7	.4
-5 DAYS	3.3	4.6	3.1	2.5	1.5	1.2
-DISCRETIONARY	24.4	20.9	18.0	18.1	9.7	3.3
-NOT GRANTED	8.9	8.6	11.7	6.7	15.7	22.1
-LEAVE GRANTED IN CALENDAR DAYS	1.6	4.0	2.3	4.0	2.2	1.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
8. SON/DAUGHTER IN-LAW:						
-1/2 DAY	.8	1.3	.8	1.8	.7	1.4
-1 DAY	20.3	14.4	20.3	14.3	20.9	11.0
-2 DAYS	3.3	3.4	2.3	8.3	2.2	.3
-3 DAYS	26.0	32.4	27.4	34.5	28.4	40.1
-4 DAYS	.8	4.2	.8	.3	.7	.4
-5 DAYS	4.1	7.0	3.9	4.9	2.2	1.3
-DISCRETIONARY	29.3	22.8	21.9	21.2	12.7	4.4
-NOT GRANTED	13.8	10.5	20.3	10.7	30.0	39.6
-LEAVE GRANTED IN CALENDAR DAYS	1.6	4.0	2.3	4.0	2.2	1.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 19

INCIDENCE AND CHARACTERISTICS
CANADA
PAID BEREAVEMENT LEAVE
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
9. GRANDPARENT:						
-1 DAY	26.8	21.7	26.6	20.6	32.1	21.7
-2 DAYS	2.4	3.2	3.1	8.9	3.7	2.3
-3 DAYS	41.5	40.9	43.0	48.6	44.1	49.1
-4 DAYS	.8	4.2	.8	.3	.7	.4
-5 DAYS	3.3	4.6	3.9	3.0	1.5	1.2
-DISCRETIONARY	19.5	17.6	14.8	12.0	8.2	3.7
-NOT GRANTED	4.1	3.8	5.5	2.6	7.5	20.1
-LEAVE GRANTED IN CALENDAR DAYS	1.6	4.0	2.3	4.0	2.2	1.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
10. GRANDCHILD:						
-1/2 DAY	.8	1.3	.8	1.8	.7	1.4
-1 DAY	21.1	18.2	18.8	17.4	20.9	19.2
-2 DAYS	2.4	3.2	3.1	8.9	3.0	1.5
-3 DAYS	30.2	31.3	29.6	36.7	29.9	35.9
-4 DAYS	.8	4.2	.8	.3	.7	.4
-5 DAYS	3.3	4.6	3.9	3.0	1.5	1.2
-DISCRETIONARY	25.2	19.8	21.1	18.5	14.9	4.9
-NOT GRANTED	15.4	13.7	20.3	9.9	26.9	34.2
-LEAVE GRANTED IN CALENDAR DAYS	.8	3.7	1.6	3.5	1.5	1.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
11. OTHER RELATIVE IN EMPLOYEE'S HOUSEHOLD:						
-1/2 DAY	.8	1.3	.8	1.8	.7	1.4
-1 DAY	8.1	3.8	7.0	4.8	6.7	8.1
-3 DAYS	21.1	30.3	22.7	36.8	20.9	32.2
-5 DAYS	2.4	4.0	2.3	1.5	2.2	1.0
-DISCRETIONARY	42.4	39.3	35.9	36.0	23.9	15.3
-NOT GRANTED	24.4	17.6	29.7	15.6	44.1	40.7
-LEAVE GRANTED IN CALENDAR DAYS	.8	3.7	1.6	3.5	1.5	1.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
III ADDITIONAL DAYS GRANTED FOR TRAVEL FOR DEATH OF PARENT, SPOUSE OR CHILD:						
-1 DAY	5.7	7.1	7.8	7.2	9.0	10.9
-2 DAYS	18.7	25.7	18.8	19.9	17.9	11.8
-3 DAYS	.8	1.3	.8	1.8	.7	1.4
-DISCRETIONARY	56.1	49.0	46.8	47.1	31.3	18.7
-OTHER	.8	.2	.8	.4	.7	.1
-NO ADDITIONAL DAYS FOR TRAVEL	17.9	16.7	25.0	23.6	40.4	57.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 19

INCIDENCE AND CHARACTERISTICS
CANADA
PAID BEREAVEMENT LEAVE
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
IV ADDITIONAL DAYS GRANTED FOR TRAVEL FOR DEATH OF RELATIVE OTHER THAN PARENT, SPOUSE OR CHILD:						
-1 DAY	4.1	5.9	5.5	5.1	6.7	8.4
-2 DAYS	6.5	9.7	6.3	8.6	6.0	2.2
-DISCRETIONARY	52.8	46.4	46.0	48.5	32.1	16.3
-NO ADDITIONAL DAYS FOR TRAVEL	36.6	38.0	42.2	37.8	55.2	73.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
V DEATH OCCURRING IMMEDIATELY PRIOR TO A WEEKEND:						
-LEAVE GRANTED AFTER WEEKEND	51.2	55.1	50.0	60.2	47.0	54.9
-NO FORMAL POLICY	16.3	18.1	14.1	6.4	11.2	10.1
-NOT GRANTED	32.5	26.8	35.9	33.4	41.8	35.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

20. PERSONAL AND PARENTAL LEAVE

A wide variety of circumstances have been grouped under the general heading of "PERSONAL AND PARENTAL LEAVE". Basically, this can be broadly identified as leave for circumstances of a personal nature such as marriage, birth or adoption of a child, illness in the family or domestic emergencies. Analysis of data showed that several organizations who responded positively to the incidence question have in fact formal policies which allow only unpaid time off for such circumstances. The user is asked to note the distinction between paid and unpaid leave in the statistical presentation which follows.

The Characteristics of Table 20 show:

- I Special credits provided
- II Paid marriage leave
- III Paid maternity leave
- IV Paid leave during UIC waiting period
- V Unpaid maternity leave beyond legislated period
- VI Paternity leave
- VII Adoption leave granted to females
- VIII Adoption leave granted to males
- IX Paid leave, illness in the family
- X Paid leave, domestic emergencies
- XI Paid leave, other circumstances
- XII Maximum annual amount of paid personal leave
- XIII Self-financed time off

EXPLANATORY NOTES

- I Some establishments reporting a formal plan and not requiring special credits for personal and parental leave indicated that it is a general leave plan allowing employees to take leave for any reason.
- II In the one establishment reporting under "VARIABLE NUMBER OF DAYS", marriage leave entitlement varies depending on the number of years of service. The employer grants one day during the first year of service and three days thereafter.

- III-1 Several establishments reporting that they subsidize UIC for all three employee categories, require the employee to return to work for a certain period of time to receive the payment. Two establishments reported that the percentage of top up varied from 66% to 100% with the length of service.
- III-2 The establishment reported under "OTHER" tops up maternity benefits for 15 weeks by varying percentages according to a schedule.
- IV The establishment reporting under "100% OF SALARY" pays an employee 100% of salary during the mandatory two-week waiting period preceding the commencement of unemployment insurance benefits, on condition that the employee agrees to work six months on return from leave.
- IX One establishment reporting under "OTHER" for all three categories allows employees to use sick leave credits for personal and parental leave.
- XII The establishment which responded "OTHER" has established maximums for various groupings of personal leave.

TABLE 20

INCIDENCE AND CHARACTERISTICS
CANADA
PERSONAL AND PARENTAL LEAVE
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	NUMBER		NUMBER		NUMBER	
	ESTAB.	EMPL.	ESTAB.	EMPL.	ESTAB.	EMPL.
INCIDENCE - NUMBER						
FORMAL PLAN PROVIDED	94	58,205	100	67,672	92	80,788
INFORMAL PRACTICE ONLY	46	13,633	38	9,678	26	7,984
PLAN NOT PROVIDED	9	1,687	11	1,449	22	13,365
TOTAL NUMBER	149	73,525	149	78,799	140	102,137
	PERCENT		PERCENT		PERCENT	
	ESTAB.	EMPL.	ESTAB.	EMPL.	ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
FORMAL PLAN PROVIDED	63.1	79.2	67.1	85.9	65.7	79.1
INFORMAL PRACTICE ONLY	30.9	18.5	25.5	12.3	18.6	7.8
PLAN NOT PROVIDED	6.0	2.3	7.4	1.8	15.7	13.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
CHARACTERISTICS OF FORMAL PLAN						
I SPECIAL CREDITS PROVIDED:						
-YES	6.4	10.7	7.0	11.5	5.4	6.6
-YES, SAME CREDITS AS FOR BEREAVEMENT	1.1	.2	1.0	.9	.0	.0
-NO, SICK LEAVE CREDITS USED	3.2	2.3	3.0	2.9	3.3	2.0
-NO, CREDITS NOT REQUIRED	89.3	86.8	89.0	84.7	91.3	91.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
II PAID MARRIAGE LEAVE:						
-1/2 DAY	1.1	.8	1.0	.6	1.1	.4
-1 DAY	12.8	5.4	14.0	9.3	12.0	4.7
-2 DAYS	4.3	1.1	3.0	1.7	2.2	.0
-3 DAYS	3.2	6.3	3.0	7.3	4.3	1.6
-5 DAYS	6.4	22.0	7.0	11.9	8.7	9.3
-TO THE EXTENT OF CREDIT ENTITLEMENT	3.2	.6	3.0	1.2	.0	.0
-VARIABLE NUMBER OF DAYS	1.1	.5	1.0	.5	1.1	.0
-DISCRETIONARY	2.1	3.9	1.0	.1	1.1	.5
-NOT GRANTED	65.8	59.4	67.0	67.4	69.5	83.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 20

INCIDENCE AND CHARACTERISTICS
CANADA
PERSONAL AND PARENTAL LEAVE
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
III PAID MATERNITY LEAVE (EXCLUDING WAITING PERIOD FOR UIC BENEFITS):						
* -SUBSIDIZED BY EMPLOYER	7.4	4.2	7.0	4.7	6.5	3.2
** -SUBSIDIZED UNDER SUPPLEMENTARY UNEMPLOYMENT BENEFIT PLAN	18.1	42.6	17.0	29.6	18.5	18.4
-NOT GRANTED	74.5	53.2	76.0	65.7	75.0	78.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 1. RATE OF PAY AND DURATION OF LEAVE WHEN SUBSIDIZED BY EMPLOYER:						
-6 WEEKS AT 60% OF SALARY	28.5	22.6	28.5	9.8	33.3	22.4
-15 WEEKS AT 75% OF SALARY	14.3	20.2	14.3	12.2	16.7	11.6
-15 WEEKS AT 100% OF SALARY	28.6	54.1	28.6	72.1	33.3	57.0
-% VARIES WITH SERVICE	28.6	3.1	28.6	5.9	16.7	9.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
++ 2. RATE OF PAY AND DURATION OF LEAVE WHEN SUBSIDIZED BY SUPPLEMENTARY UNEMPLOYMENT BENEFIT PLAN:						
-6 WEEKS AT 95% OF SALARY	5.9	27.9	5.9	20.3	5.9	7.9
-15 WEEKS AT 70% TO 95% OF SALARY	41.1	36.5	41.1	44.4	41.1	61.9
-17 WEEKS AT 90% OF SALARY	5.9	.2	5.9	.3	5.9	1.3
-18 WEEKS AT 85% TO 95% OF SALARY	35.3	32.4	35.3	31.7	35.3	23.0
-20 WEEKS AT 93% OF SALARY	5.9	2.4	5.9	2.1	5.9	4.3
-OTHER	5.9	.6	5.9	1.2	5.9	1.6
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
IV PAID LEAVE DURING UIC WAITING PERIOD:						
-EMPLOYER PAYS:						
-93% TO 95% OF SALARY	6.4	14.0	6.0	9.5	6.5	3.7
-100% OF SALARY	1.1	1.4	1.0	1.9	1.1	1.8
-SUPPLEMENTARY UNEMPLOYMENT BENEFIT PLAN PAYS:						
-85% TO 90% OF SALARY	2.1	.1	2.0	.2	2.2	.3
-93% TO 95% OF SALARY	4.3	24.5	4.0	15.6	4.3	4.2
-SICK LEAVE CREDITS USED	2.1	3.0	2.0	2.3	2.2	7.9
-OTHER	1.1	.2	1.0	.9	1.1	.8
-NONE	82.9	56.8	84.0	69.6	82.6	81.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN " " "

++-PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN " " " "

INCIDENCE AND CHARACTERISTICS
CANADA
PERSONAL AND PARENTAL LEAVE
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
V UNPAID MATERNITY LEAVE BEYOND LEGISLATED PERIOD:						
-1 WEEK	1.1	2.4	1.0	6.9	1.1	.2
-2 WEEKS	4.3	2.5	4.0	1.7	2.2	3.2
-3 TO 5 WEEKS	2.1	.6	2.0	.5	2.2	.9
-6 TO 7 WEEKS	3.2	12.4	3.0	8.5	3.3	10.5
-8 WEEKS	12.8	9.2	12.0	14.6	10.9	11.1
-9 WEEKS	10.6	17.5	12.0	14.7	9.8	9.2
-12 TO 16 WEEKS	4.3	5.7	5.0	6.5	4.3	3.3
-24 WEEKS	5.3	4.3	5.0	7.6	5.4	12.3
-26 TO 32 WEEKS	5.3	1.9	5.0	1.0	2.2	.6
-35 WEEKS	3.2	5.5	4.0	3.1	4.3	2.2
-52 WEEKS	1.1	.0	1.0	.1	.0	.0
-2 YEARS	6.4	14.8	6.0	9.9	6.5	5.0
-DISCRETIONARY	16.9	9.3	17.0	10.3	16.3	10.6
-N/A, NO POLICY, COMPLY WITH LEGAL REQUIREMENTS	7.4	5.6	6.0	4.9	6.5	12.4
-NOT GRANTED	16.0	8.3	17.0	9.7	25.0	18.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
VI PATERNITY LEAVE:						
-PAID PATERNITY LEAVE:						
-1 DAY	18.1	12.8	20.0	12.3	19.6	10.2
-2 DAYS	2.1	5.2	2.0	6.1	2.2	1.9
-3 DAYS	2.1	1.1	2.0	1.6	1.1	.0
-5 DAYS	3.2	10.5	3.0	6.4	3.3	3.4
-DISCRETIONARY	4.3	2.5	3.0	3.5	2.2	1.2
-UNPAID LEAVE:						
-1 DAY	2.1	3.8	3.0	1.2	3.3	4.4
-2 TO 5 DAYS	2.1	1.5	1.0	.1	4.3	2.0
-30 DAYS	3.2	5.5	2.0	1.7	2.2	1.9
-120 DAYS	3.2	2.6	3.0	5.4	2.2	11.7
-180 DAYS	1.1	.3	1.0	.3	1.1	.3
-DISCRETIONARY	6.4	2.5	7.0	4.7	5.4	12.2
-BOTH PAID AND UNPAID LEAVE	3.2	4.9	3.0	3.2	3.3	1.1
-LEGAL REQUIREMENTS ONLY	3.2	1.0	3.0	2.0	3.3	1.7
-NOT GRANTED	45.7	45.8	47.0	51.5	46.5	48.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 20

INCIDENCE AND CHARACTERISTICS
CANADA
PERSONAL AND PARENTAL LEAVE
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
VII ADOPTION LEAVE GRANTED TO FEMALES:						
-PAID LEAVE:						
-1 DAY	9.6	1.7	10.0	2.9	9.8	3.9
-2 DAYS	1.1	.2	1.0	.1	1.1	.8
-3 DAYS	1.1	.2	1.0	.1	.0	.0
-50 DAYS	2.1	6.6	2.0	5.0	2.2	2.4
-85 DAYS	2.1	8.9	2.0	7.3	2.2	1.5
-100 DAYS	1.1	.0	1.0	.1	1.1	.0
-DISCRETIONARY	4.3	3.5	4.0	2.3	3.3	2.8
-UNPAID LEAVE:						
-1 TO 2 DAYS	2.1	3.6	3.0	.9	6.5	5.8
-20 TO 35 DAYS	4.3	1.9	4.0	1.7	4.3	2.5
-45 TO 50 DAYS	2.1	4.3	2.0	1.9	2.2	1.1
-85 TO 90 DAYS	11.7	22.9	11.0	17.3	10.9	15.1
-120 DAYS	7.4	6.3	8.0	12.3	7.6	16.2
-130 TO 140 DAYS	3.2	3.6	3.0	2.1	2.2	1.3
-180 DAYS	9.6	11.7	9.0	11.7	6.5	9.0
-200 DAYS	1.1	4.3	1.0	.3	1.1	.5
-DISCRETIONARY	7.4	4.9	8.0	6.1	8.7	15.7
-BOTH PAID AND UNPAID LEAVE	6.4	9.9	7.0	15.7	7.6	3.0
-LEGAL REQUIREMENTS ONLY	2.1	.6	2.0	.7	2.2	.4
-DISCRETIONARY	4.3	.6	4.0	1.4	1.1	.3
-NOT GRANTED	16.9	4.3	17.0	10.1	19.4	17.7
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
VIII ADOPTION LEAVE GRANTED TO MALES:						
-PAID LEAVE:						
-1 DAY	9.6	1.7	10.0	2.9	9.8	3.9
-2 DAYS	2.1	4.0	2.0	2.3	2.2	1.4
-3 DAYS	1.1	.2	1.0	.1	.0	.0
-50 DAYS	2.1	6.6	2.0	5.0	2.2	2.4
-85 DAYS	1.1	5.0	2.0	8.3	2.2	1.5
-100 DAYS	1.1	.0	1.0	.1	1.1	.0
-DISCRETIONARY	3.2	.6	3.0	1.3	2.2	.1
-UNPAID LEAVE:						
-1 TO 2 DAYS	2.1	3.6	3.0	.9	6.5	5.8
-30 TO 35 DAYS	2.1	1.2	2.0	.9	2.2	2.1
-50 TO 85 DAYS	6.4	21.2	6.0	13.7	6.5	13.4
-119 TO 130 DAYS	9.6	12.1	9.0	15.2	8.7	16.4
-180 DAYS	5.3	4.6	5.0	8.0	4.3	7.3
-DISCRETIONARY	7.4	5.2	8.0	6.0	7.6	15.7
-BOTH PAID AND UNPAID LEAVE	5.3	6.1	5.0	11.3	5.4	2.1
-LEGAL REQUIREMENTS ONLY	2.1	.6	2.0	.7	2.2	.4
-DISCRETIONARY	3.2	.6	3.0	1.3	1.1	.3
-NOT GRANTED	36.2	26.7	36.0	22.0	35.8	27.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 20

INCIDENCE AND CHARACTERISTICS
CANADA
PERSONAL AND PARENTAL LEAVE
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
IX PAID LEAVE, ILLNESS IN THE FAMILY:						
-1 DAY	2.1	5.3	3.0	4.5	3.3	1.0
-2 TO 2 1/2 DAYS	4.3	8.3	7.0	9.3	6.5	9.8
-3 DAYS	4.3	6.3	6.0	7.8	3.3	2.9
-5 DAYS	4.3	.7	4.0	1.4	1.1	.8
-6 DAYS	1.1	5.6	1.0	4.4	1.1	1.6
-NO MAXIMUM DAYS SPECIFIED	3.2	2.7	3.0	7.8	1.1	.2
-DISCRETIONARY	34.0	36.3	26.0	22.9	20.7	8.1
-TO THE EXTENT OF CREDIT ENTITLEMENT	1.1	.2	1.0	.1	.0	.0
-OTHER	1.1	.0	1.0	.0	1.1	.0
-NOT GRANTED	44.5	34.6	48.0	41.8	61.8	75.6
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
X PAID LEAVE, DOMESTIC EMERGENCIES:						
-GRANTED	22.3	33.3	22.0	28.2	17.4	15.3
-DISCRETIONARY	59.6	49.9	54.0	49.1	45.6	22.3
-NOT GRANTED	18.1	16.8	24.0	22.7	37.0	62.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
XI PAID LEAVE, OTHER CIRCUMSTANCES:						
-GRANTED	33.0	29.3	34.0	33.5	23.9	19.7
-DISCRETIONARY	38.3	45.5	33.0	36.4	26.1	14.2
-NOT GRANTED	28.7	25.2	33.0	30.1	50.0	66.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
XII MAXIMUM ANNUAL AMOUNT OF PAID PERSONAL LEAVE:						
-2 TO 5 DAYS	6.4	6.3	5.0	6.5	3.3	1.5
-6 TO 7 DAYS	1.1	5.6	2.0	5.9	3.3	5.0
-10 DAYS	2.1	3.7	3.0	4.1	1.1	1.1
-30 DAYS	.0	.0	.0	.0	1.1	.4
-NO SPECIFIED MAXIMUM	79.7	72.3	78.0	70.7	74.9	44.3
-OTHER	1.1	3.8	1.0	2.2	1.1	.6
-N/A, NO PAID PERSONAL LEAVE	9.6	8.3	11.0	10.6	15.2	47.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
XIII SELF FINANCED TIME OFF:						
-AVAILABLE	2.1	4.7	1.0	1.3	1.1	1.2
-NOT AVAILABLE	97.9	95.3	99.0	98.7	98.9	98.8
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

21. PAID REST PERIODS

Paid rest periods are intervals during which employees are permitted to stop work either under the employer's formal authorization or by means of informal arrangements. Excluded from this tabulation are wash-up time and meal breaks during regular working hours.

Table 21 is presented with the following headings:

- I Rest periods authorized
- II Number and length of daily rest periods
- III Paid rest or meal breaks for overtime on a normal working day
- IV Paid rest or meal breaks for overtime on a day of rest or holiday

EXPLANATORY NOTES

- II The Non-Office employees in one establishment reporting data under "OTHER" receive a variety of rest periods ranging from two 30-minute to four 40-minute rest periods per day due to the physical requirements of the job. The second establishment under "OTHER" is on a compressed work week and gets two 15-minute and one 10-minute break.
- III-1-A One establishment reporting under "OTHER" allows Office employees a paid rest period immediately after the regular shift. The other establishment has no official policy, but indicated that the regular rest period on the subsequent shift would be granted to Non-Office employees.
- III-1-B Four establishments report data under "OTHER". One of these establishments allows its employees the choice of taking a paid 30- to 60-minute break and claim \$8.50 for a meal, or the employees can work through the break and receive an extra \$8.50 in overtime pay. One establishment providing data for Office and Non-Office employees and one reporting for Non-Office employees only grant a paid meal break when an employee is required to work during normal meal periods. One establishment reporting data for Non-Office employees grants a paid meal break when an employee is required to work eight hours or more or a complete shift. The other establishment requires its Office employees to work a minimum of two hours after the meal break.

The one establishment reporting under "VARIES ACCORDING TO CIRCUMSTANCES" allows employees a meal break after two and one-half hours of overtime worked on an evening or night shift and after four hours in the case of a day shift.

III-2 The establishment reporting under "OTHER" grants its employees a 30-to 60-minute meal break at the discretion of each supervisor or manager.

IV-2 All the establishments reporting under "OTHER" grant employees a paid meal break when employees are required to work during normal meal periods.

Many of the establishments reporting under "DISCRETIONARY", namely in II, III, III-1-A, III-1-B, IV, IV-1 and IV-2 have informal policies and implementation is left up to the discretion of the individual supervisor or manager.

TABLE 21

INCIDENCE AND CHARACTERISTICS
CANADA
PAID REST PERIODS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	NUMBER		NUMBER		NUMBER	
	ESTAB.	EMPL.	ESTAB.	EMPL.	ESTAB.	EMPL.
INCIDENCE - NUMBER						
REST PERIODS ALLOWED	108	46,186	121	62,142	129	91,073
REST PERIODS NOT ALLOWED	41	27,339	28	16,657	11	11,064
TOTAL NUMBER	149	73,525	149	78,799	140	102,137
	PERCENT		PERCENT		PERCENT	
	ESTAB.	EMPL.	ESTAB.	EMPL.	ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
REST PERIODS ALLOWED	72.5	62.8	81.2	78.9	92.1	89.2
REST PERIODS NOT ALLOWED	27.5	37.2	18.8	21.1	7.9	10.8
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
CHARACTERISTICS OF PLAN PROVIDED						
I REST PERIODS AUTHORIZED AS:						
-FORMAL PRACTICE	50.0	48.7	62.8	61.6	83.7	77.9
-INFORMAL PRACTICE	50.0	51.3	37.2	38.4	16.3	22.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
II NUMBER AND LENGTH OF DAILY REST PERIODS:						
-ONE OF 10 MINUTES	2.8	1.5	2.5	2.7	5.4	4.3
-ONE OF 15 MINUTES	3.7	4.6	4.1	10.9	3.9	2.2
-TWO OF 10 MINUTES EACH	13.0	5.4	14.9	9.2	20.9	20.2
-TWO OF 12 MINUTES EACH	.0	.0	.8	.1	2.3	2.5
-TWO OF 15 MINUTES EACH	49.9	60.3	56.2	55.7	55.0	53.3
-TWO OF 20 MINUTES EACH	.0	.0	.8	.2	.8	.1
-TWO OF 25 MINUTES EACH	.9	.7	.8	.1	.0	.0
-THREE OF 10 MINUTES EACH	.0	.0	.0	.0	.8	.1
-TWO PERIODS, LENGTH NOT DEFINED	1.9	.1	1.7	.3	.0	.0
-DISCRETIONARY	27.8	27.4	18.2	20.8	9.3	15.6
-OTHER	.0	.0	.0	.0	1.6	1.7
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
III PAID REST OR MEAL BREAKS FOR OVERTIME ON						
A NORMAL WORKING DAY:						
* -GRANTED FORMALLY	21.3	22.9	50.5	62.7	66.7	82.9
-DISCRETIONARY	25.9	18.9	26.4	11.6	15.5	3.5
-N/A, NO OVERTIME WORKED ON A NORMAL WORKING DAY	.9	.5	.0	.0	.0	.0
-NOT GRANTED	51.9	57.7	23.1	25.7	17.8	13.6
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "***"

TABLE 21

INCIDENCE AND CHARACTERISTICS
CANADA
PAID REST PERIODS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
1. NUMBER OF HOURS OF OVERTIME WHICH MUST BE WORKED TO RECEIVE:						
+ A. THE FIRST REST BREAK:						
-0.5 TO 1.5 HOURS	.0	.0	.0	.0	9.3	11.4
-2 HOURS	34.9	13.8	27.9	8.2	29.1	22.9
-2.5 TO 3.0 HOURS	.0	.0	6.6	6.4	10.5	4.2
-4 HOURS	.0	.0	3.3	4.3	5.8	2.8
-VARIES ACCORDING TO CIRCUMSTANCES	4.3	18.9	1.6	1.1	1.2	1.7
-DISCRETIONARY	21.7	15.2	11.5	9.2	5.8	13.0
-NO QUALIFYING PERIOD REQUIRED	8.7	1.2	3.3	1.7	1.2	.1
-OTHER	.0	.0	1.6	1.7	1.2	6.4
-N/A, ONLY PAID MEAL BREAKS GRANTED	30.4	50.9	44.2	67.4	35.9	37.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ B. THE FIRST PAID MEAL BREAK:						
-LESS THAN 1 HOUR	.0	.0	1.6	.4	3.5	.9
-1 TO 1.5 HOURS	4.3	11.3	6.6	6.5	4.7	3.4
-2 TO 2.5 HOURS	13.0	28.2	34.5	61.1	24.4	30.3
-3 HOURS	4.3	7.6	4.9	9.7	9.3	13.6
-4 TO 4.5 HOURS	21.7	11.8	21.3	3.7	20.9	15.7
-PRIOR TO START OF OVERTIME	.0	.0	.0	.0	1.2	6.4
-VARIES ACCORDING TO CIRCUMSTANCES	.0	.0	.0	.0	1.2	.2
-DISCRETIONARY	13.0	7.6	4.9	1.8	2.3	1.2
-OTHER	4.3	.9	4.9	4.2	4.7	3.7
-NO QUALIFYING PERIOD REQUIRED	.0	.0	.0	.0	2.3	.7
-N/A, ONLY PAID REST BREAKS GRANTED	39.4	32.6	21.3	12.6	25.5	23.9
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 2. LENGTH OF MEAL BREAK ON OVERTIME:						
-10 TO 18 MINUTES	.0	.0	.0	.0	4.7	1.3
-20 MINUTES	8.7	16.2	14.8	12.9	18.6	17.2
-30 MINUTES	17.4	25.3	39.3	48.8	39.4	34.7
-60 MINUTES	.0	.0	3.3	.5	1.2	1.5
-NOT SPECIFIED	30.4	25.1	19.7	22.5	9.3	20.1
-OTHER	4.3	.9	1.6	2.7	1.2	1.3
-N/A, ONLY PAID REST BREAKS GRANTED	39.2	32.5	21.3	12.6	25.6	23.9
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 3. OVERTIME RATES PAID DURING BREAKS:						
-YES	87.0	98.6	91.8	94.1	97.7	98.5
-VARIES ACCORDING TO CIRCUMSTANCES	8.7	1.4	3.3	.5	.0	.0
-NO	4.3	.0	4.9	5.4	2.3	1.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "*"

TABLE 21

INCIDENCE AND CHARACTERISTICS
CANADA
PAID REST PERIODS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
IV PAID MEAL BREAKS FOR OVERTIME ON A DAY OF REST OR HOLIDAY:						
* -GRANTED FORMALLY	26.9	31.8	55.3	69.3	68.2	81.6
-DISCRETIONARY	25.0	15.5	20.7	13.6	14.0	6.9
-N/A, NO OVERTIME WORKED ON A DAY OF REST OR HOLIDAY	2.8	5.1	.0	.0	.0	.0
-NOT GRANTED	45.3	47.6	24.0	17.1	17.8	11.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 1. NUMBER OF OVERTIME HOURS TO QUALIFY FOR PAID REST BREAK:						
-1.0 TO 1.5 HOURS	.0	.0	.0	.0	4.5	10.2
-2 HOURS	45.0	40.0	49.3	38.3	46.7	50.5
-2.5 TO 3 HOURS	6.9	4.9	4.5	2.6	8.0	2.7
-3.5 TO 4 HOURS	13.8	17.9	11.9	12.6	10.2	5.1
-5 HOURS	3.4	8.2	1.5	3.3	1.1	2.3
-DISCRETIONARY	24.1	28.7	14.9	14.9	10.2	14.7
-NO QUALIFYING PERIOD REQUIRED	3.4	.1	1.5	.1	2.3	.8
-N/A, ONLY PAID MEAL BREAKS GRANTED FORMALLY	3.4	.2	16.4	28.2	17.0	13.7
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 2. NUMBER OF OVERTIME HOURS TO QUALIFY FOR PAID MEAL BREAK:						
-1 TO 2 HOURS	.0	.0	4.5	5.3	10.2	10.6
-2.5 HOURS	.0	.0	.0	.0	1.1	1.0
-3 TO 3.5 HOURS	.0	.0	6.0	6.6	5.7	3.4
-4 HOURS	24.1	38.1	34.3	33.6	30.7	33.2
-4.5 TO 6 HOURS	.0	.0	4.5	2.4	3.4	.7
-8 TO 9 HOURS	.0	.0	1.5	1.9	1.1	.4
-10 HOURS	.0	.0	.0	.0	1.1	1.0
-DISCRETIONARY	17.2	18.6	9.0	11.6	8.0	16.5
-OTHER	.0	.0	3.0	.9	2.3	2.1
-N/A, ONLY PAID REST PERIODS GRANTED FORMALLY	58.7	43.3	37.2	37.7	36.4	31.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN " * "

22. EDUCATIONAL LEAVE PLANS

Educational leave, with or without pay, is time off granted to employees in order to provide them with the opportunity to further their education through full-time studies at a recognized academic institution. Excluded from this study are: courses of less than three months duration, courses taken during off-duty hours, university co-operative plans and training or apprenticeship programs.

The Characteristics of Table 22 show:

- I Employees eligible
- II Educational leave provisions
- III Employer's contribution to tuition fees
- IV Maximum duration of educational leave
- V Status of benefits during educational leave

EXPLANATORY NOTES

One establishment reporting "PLAN NOT PROVIDED" substantiated its answer by stating it has a special scholarship program which annually selects from across all operations five employees for fully paid leave.

- I-1 One of the three establishments reporting under "DISCRETIONARY" uses managerial discretion to determine eligibility requirements and has no special criteria applicable to all their employees. The second states that the education of Management/Professional and Office employees must be deemed to be of mutual benefit and the absence may be for a period of up to one year. The remaining establishment reporting for its Management/Professional employees has a policy which is based on the degree sought.

Two establishments are reporting under "COMBINATION OF VARIOUS FACTORS" for all three categories of employees. The first indicated employees must have at least two years of service and the course material must be recommended by the supervisor. The course taken has to be beneficial to the employer. The second establishment has a policy which includes the following criteria: minimum service requirement of one year, operational requirements, course content, benefit of course to the company and individual.

Three establishments are reporting data under "YEARS OF SERVICE AND OPERATIONAL REQUIREMENTS". The first has a one year service requirement for all three categories of employees, the second requires two years of service for the Management/Professional and Office employees while the third stipulates that all employees must complete three years of employment within that organization.

One of the two establishments reporting under "OTHER" grants leave to its Non-Office employees only if the field of study is related to the employee's job. The other establishment's policy applicable to the Management/Professional and Office categories states that the course taken has to further the employee's knowledge for the performance of his present and future duties.

- I-2 The establishment reporting data under "YEARS OF SERVICE AND BENEFIT TO EMPLOYER" has a service requirement of one year as a criteria for granting educational leave for all its employees.

The establishment providing data under "YEARS OF SERVICE AND OPERATIONAL REQUIREMENTS" indicated Management/Professional and Office employees have to be employed for at least one year in order to be eligible.

The seven establishments reporting under "YEARS OF SERVICE, OPERATIONAL REQUIREMENTS AND BENEFIT TO EMPLOYER" list service ranging from one to five years' as an eligibility requirement for educational leave.

The nine establishments reporting under "COMBINATION OF THE ABOVE" apply the following criteria:

- (1) Service
- (2) Operational requirements
- (3) Benefit to employer
- (4) Type of degree sought
- (5) Employee's work performance

The following table is representative of the criteria and various combinations used and of their incidence in the above mentioned establishments.

CRITERIA					NUMBER OF ESTABLISHMENTS BY CATEGORY		
1	2	3	4	5	M/P	O	N-O
		X	X	X	1	1	1
X	X		X		1	1	1
	X	X	X		3	3	3
	X	X		X	1	1	1
X	X	X			1	1	-
X	X			X	1	1	1

N.B.: Users are cautioned when totalling the number of establishments by category. The total doesn't add up to nine because some organizations do not have employees in all three categories.

Of the three establishments reporting under "OTHER", the first uses service with the company, operational requirements, benefit to the employer, the type of degree or course and the employee's work performance to determine eligibility. Another stated it would grant leave to Management/Professional and Office employees only if it was to obtain a university diploma. The third describes its policy applicable to Management/Professional by using the following criteria: minimum of six years of service and rotational leave based on operational requirements.

- II-1 In the nine establishments reporting under "VARIABLE PAY PROVISIONS", the level of reimbursement depends upon a) the benefit perceived to the employer; b) whether or not the education is employer or employee motivated; c) length of educational leave (1 year = 80% or 6 months at 100%). In addition one establishment providing data for the three employee categories indicated that the rate of reimbursement varies according to the place of study (i.e. Europe, United States, Canada) and the type of degree sought (i.e. Bachelor's, Master's, Doctorate).

The establishment providing data under "OTHER" gives the Management/Professional and Office employees a three months salary scholarship. One month's salary at the beginning of the course and the balance (two months' salary) upon the successful completion of that course.

- II-3 Of the four establishments reporting under "OTHER COMMITMENT", one establishment providing data for Management/Professional employees indicated that the employee must remain in its employ for two years after his/her return to work or the equivalent prorated on a monthly basis where the period of educational leave is less than two years. One establishment reporting data for the three categories and the other for Management/Professional and Office employees have provisions that vary depending on the particular circumstances of each case. The fourth has a very general policy which provides that the employee must agree to return to work at the end of the period of study.

- III Of the establishments reporting data for Management/Professional Office and Non-Office employees under "OTHER", one refunds tuition fees to a maximum of \$1,250 per year, while another pays 100% of tuition fees if the study is employer-initiated and 50% if employee-initiated. Two establishments pay 100% of tuition fees if the course is taken at the employer's request, otherwise no assistance is provided. In one establishment, tuition fees are included in the scholarship awarded, while another offers courses to its employees at no cost, or pays 50% of costs if an employee wishes to pursue his/her studies in another institution. Another employer lends the money for tuition to employees, who must reimburse the employer unless the course taken is successfully completed and is of some benefit to the company. One organization reporting for Management/Professional and Office employees pays a 3 month's salary scholarship. Initial payment of one month's salary at the beginning

of the course and the remaining two month's salary upon the successful completion of the course. Management/Professional and Office employees with another establishment are reimbursed 100% of tuition for a graduate degree and 80% for an undergraduate degree.

- V The establishments providing data under "OTHER" have various policies pertaining to the status of benefits during educational leave. One states if the leave is paid then the cost sharing arrangement remains the same and if the leave is unpaid, then employees must pay the employer and employee's share of premiums for medical and dental insurance. Another continues to contribute to the pension plan while all other premium-related benefits continue at employee's expense. One pays for all benefits except dental plan while several report that all benefits are continued if the course is employer-initiated. For some establishments, employees have the option of continuing certain benefits such as life insurance, health insurance, and dental insurance provided they pay the full cost. Two employers also indicated that the time spent on education leave will be deducted from the calculation of continuous employment for the purpose of calculating pensionable service.

TABLE 22

INCIDENCE AND CHARACTERISTICS
CANADA
EDUCATIONAL LEAVE PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	NUMBER		NUMBER		NUMBER	
	ESTAB.	EMPL.	ESTAB.	EMPL.	ESTAB.	EMPL.
INCIDENCE - NUMBER						
FORMAL PLAN PROVIDED	59	46,980	54	35,712	43	43,238
INFORMAL PRACTICE ONLY	26	11,697	25	13,104	18	12,781
PLAN NOT PROVIDED	64	14,848	70	29,983	79	46,118
TOTAL NUMBER	149	73,525	149	78,799	140	102,137
INCIDENCE - PERCENTAGE						
	PERCENT		PERCENT		PERCENT	
	ESTAB.	EMPL.	ESTAB.	EMPL.	ESTAB.	EMPL.
FORMAL PLAN PROVIDED	39.6	63.9	36.2	45.4	30.7	42.3
INFORMAL PRACTICE ONLY	17.4	15.9	16.8	16.6	12.9	12.5
PLAN NOT PROVIDED	43.0	20.2	47.0	38.0	56.4	45.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
CHARACTERISTICS OF FORMAL EDUCATIONAL LEAVE						
I EMPLOYEES ELIGIBLE:						
-YES	67.8	66.1	70.4	62.2	69.8	46.8
* -NO	32.2	33.9	29.6	37.8	30.2	53.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 1. ELIGIBILITY REQUIREMENTS:						
-SERVICE:						
-6 MONTHS	5.3	.9	6.3	1.7	7.7	1.0
-1 YEAR	21.0	22.0	24.8	11.8	23.0	10.4
-3 YEARS	10.5	10.0	12.5	19.8	15.4	40.0
-5 YEARS	10.5	17.1	6.3	4.8	7.7	1.4
-6 YEARS	5.3	8.4	.0	.0	.0	.0
-DISCRETIONARY	15.8	6.2	12.5	17.1	7.7	4.2
-COMBINATION OF VARIOUS FACTORS	10.5	24.9	12.5	26.2	15.4	11.9
-YEARS OF SERVICE AND OPERATIONAL REQUIREMENTS	15.8	9.8	18.8	18.0	15.4	10.2
-OTHER	5.3	.7	6.3	.6	7.7	20.9
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "**"

TABLE 22

INCIDENCE AND CHARACTERISTICS
CANADA
EDUCATIONAL LEAVE PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
2. CRITERIA USED IN GRANTING EDUCATIONAL LEAVE:						
-SERVICE:						
-1 YEAR	1.7	3.3	1.9	1.3	2.3	.1
-3 YEARS	1.7	.5	1.9	.5	.0	.0
-5 YEARS	1.7	3.0	1.9	4.5	2.3	.3
-6 YEARS	1.7	2.9	.0	.0	.0	.0
-OPERATIONAL REQUIREMENTS	8.5	7.4	7.4	7.1	9.3	10.8
-BENEFIT TO EMPLOYER	16.7	23.4	16.3	18.4	14.0	9.3
-TYPE OF DEGREE SOUGHT	1.7	.1	1.9	.4	2.3	11.1
-ALL OF THE ABOVE	10.2	10.7	9.3	5.8	7.0	6.9
-BENEFIT TO EMPLOYER AND TYPE OF DEGREE	5.1	1.8	7.4	3.0	9.3	1.4
-YEARS OF SERVICE AND BENEFIT TO EMPLOYER	1.7	.4	1.9	.8	2.3	.4
-YEARS OF SERVICE AND OPERATIONAL REQUIREMENTS	1.7	.0	1.9	.1	.0	.0
-YEARS OF SERVICE, OPERATIONAL REQUIREMENTS AND BENEFIT TO EMPLOYER	11.9	2.8	13.0	4.9	9.3	2.1
-OPERATIONAL REQUIREMENTS AND BENEFIT TO EMPLOYER	8.5	8.3	9.3	8.8	14.0	23.5
-DISCRETIONARY	5.1	2.1	3.7	2.0	4.7	1.7
-COMBINATION OF THE ABOVE	13.6	28.3	14.8	32.2	16.2	11.6
-OTHER	5.1	2.0	3.7	2.9	2.3	.0
-NO CRITERIA	3.4	3.0	3.7	7.3	4.7	20.8
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

II EDUCATIONAL LEAVE PROVISIONS:

1. RATE OF PAY WHILE ON LEAVE:

* -FULL PAY	5.1	12.4	.0	.0	.0	.0
* -80%	1.7	5.4	.0	.0	.0	.0
* -70%	1.7	1.1	1.9	2.3	2.3	.8
* -60%	.0	.0	1.9	4.1	2.3	1.1
* -DISCRETIONARY	15.3	7.6	20.4	15.3	20.9	23.7
* -VARIABLE PAY PROVISIONS	15.3	15.5	9.3	9.6	9.3	3.0
* -OTHER	1.7	1.1	1.9	2.0	.0	.0
-N/A, UNPAID LEAVE ONLY	59.2	56.9	64.6	66.7	65.2	71.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ 2. FIELD OF STUDY, WHEN ON PAID LEAVE:

-DIRECTLY RELATED TO EMPLOYER'S NEEDS	87.5	91.6	94.7	98.0	100.0	100.0
-DIRECT RELATIONSHIP UNNECESSARY	12.5	8.4	5.3	2.0	.0	.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

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INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "***"

TABLE 22

INCIDENCE AND CHARACTERISTICS
CANADA
EDUCATIONAL LEAVE PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
+ 3. EMPLOYEE COMMITMENT, WHEN PAID LEAVE GRANTED:						
-1 YEAR OF SERVICE	4.2	.6	.0	.0	.0	.0
-2 YEARS OF SERVICE	4.2	1.0	.0	.0	.0	.0
-3 YEARS OF SERVICE	.0	.0	5.3	7.9	6.7	6.7
-SAME LENGTH AS LEAVE PERIOD	16.7	20.9	10.5	3.8	13.3	39.1
-TWICE LEAVE PERIOD	16.7	28.5	15.8	25.0	20.0	17.7
-OTHER COMMITMENT	16.7	14.6	15.8	12.3	13.3	14.7
-DISCRETIONARY	12.5	1.4	15.8	3.0	13.3	.6
-NO COMMITMENT	29.0	33.0	36.8	48.0	33.4	21.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
III EMPLOYER'S CONTRIBUTION TO TUITION FEES:						
-100%	27.1	27.2	22.0	18.3	21.0	9.3
-90%	.0	.0	1.9	.1	2.3	.2
-80%	1.7	.2	1.9	.2	2.3	.5
-75%	8.5	5.7	9.3	5.4	9.3	16.6
-50%	1.7	.4	3.7	5.4	4.7	.6
-VARIABLE % BASED UPON RELATIONSHIP TO JOB	1.7	1.0	1.9	1.2	2.3	.8
-DISCRETIONARY	20.3	11.0	22.2	13.1	20.9	15.2
-OTHER	15.3	20.7	16.7	31.7	16.3	32.4
-NO CONTRIBUTION	23.7	33.8	20.4	24.6	20.9	24.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
IV MAXIMUM DURATION OF EDUCATIONAL LEAVE:						
-6 MONTHS	1.7	.6	1.9	.8	4.7	8.7
-8 MONTHS	1.7	.3	1.9	1.2	2.3	1.5
-12 MONTHS	28.8	32.3	31.3	38.5	23.3	20.2
-24 MONTHS	6.8	3.7	7.4	12.2	9.3	21.2
-36 MONTHS	3.4	5.3	1.9	.5	.0	.0
-48 MONTHS	1.7	14.7	1.9	11.4	2.3	2.7
-VARIES WITH DEGREE SOUGHT	25.4	23.6	24.1	19.2	27.8	26.0
-DISCRETIONARY	5.1	2.7	7.4	5.7	7.0	3.9
-NO MAXIMUM SPECIFIED	25.4	16.8	22.2	10.5	23.3	15.8
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "*"

TABLE 22

INCIDENCE AND CHARACTERISTICS
CANADA
EDUCATIONAL LEAVE PLANS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
V STATUS OF BENEFITS DURING EDUCATIONAL LEAVE:						
-LEVEL OF BENEFITS MAINTAINED AND EMPLOYER CONTINUES TO CONTRIBUTE TOWARDS COST	28.8	27.8	24.1	13.4	25.4	14.4
-LEVEL OF BENEFITS MAINTAINED AND EMPLOYER DOES NOT CONTRIBUTE TOWARDS COST	16.9	25.6	14.8	28.4	16.3	18.4
-LEVEL OF BENEFITS MAINTAINED AND EMPLOYER CONTRIBUTION IS REDUCED	6.8	3.1	7.4	5.3	7.0	5.7
-EMPLOYEES HAVE OPTION OF CONTINUING INSURANCE COVERAGE AT OWN COST	10.2	5.8	9.3	4.9	9.3	1.9
-OTHER	18.6	32.3	18.5	29.8	23.3	20.8
-DISCRETIONARY	6.8	1.1	7.4	7.3	4.7	2.4
-BENEFITS NOT PROVIDED	11.9	4.3	18.5	10.9	14.0	36.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

23. TIME OFF FOR UNION BUSINESS

This section presents information on the provisions relating to time off and pay policies applicable to employees who are involved with a variety of union activities which require them to be away from their regular duties.

The Characteristics of Table 23 show:

- I Time off granted for negotiations
- II Time off to attend grievance procedures
- III Time off to attend union meetings
- IV Time off to attend union conventions
- V Time off to attend union courses
- VI Maximum number of employees granted simultaneous paid time off
- VII Maximum number of paid employee days granted per year
- VIII Formal policy granting leave of absence for full-time union duties

EXPLANATORY NOTES

- I Four establishments report time off granted for union negotiations "VARIES WITH CIRCUMSTANCES". In one establishment reporting for Office employees, the company pays for one member and the union pays for two. In another establishment reporting for Office employees it varied by bargaining unit and circumstances. In another establishment reporting for both Office and Non-Office, the national representative is paid and the local representatives are not paid. The remaining establishments grants time off without pay, subject to workload requirements for its Non-Office employees.
- II One establishment reporting for Office and Non-Office employees stated time off to attend grievance procedures "VARIES WITH CIRCUMSTANCES". If the Company requested attendance they would pay; if the union requested they would pay.
- III Of the two establishments reporting time off to attend union meetings under "VARIES WITH CIRCUMSTANCES" in the Non-Office category, one establishment grants time off with pay only if the manpower is available, the other establishment grants time off without pay on a discretionary basis based upon the subject and importance of the meeting.

- IV Three employers report that time off to attend union conventions "VARIES WITH CIRCUMSTANCES". One establishment reporting under Office stated that it is dependent upon the terms of the collective agreement. Another establishment reporting for both the Office and Non-Office categories stated that it depended on the type of convention held. The third establishment reporting for the Non-Office category would send representatives at company request only.
- V Four establishments report that time off to attend union courses "VARIES WITH CIRCUMSTANCES". One employer reporting for both Office and Non-Office and another employer reporting for Non-Office stated that time off is dependent upon the nature of the course and the benefit to the company. Two establishments reporting for Non-Office stated that it depended upon the manpower available and the work priorities.
- VI Two establishments report that the maximum number of employees granted simultaneous paid time off "VARIES WITH UNION FUNCTIONS". One company reporting for both Office and Non-Office stated that the number varied according to different bargaining units. The other organization reporting for Non-Office allows two representatives per department.
- VII One establishment reporting for all three employee categories under "OTHER" stated that the maximum number of paid employee days granted per year varied according to the number of unionized employees in each collective agreement.
- VIII-2 Eleven establishments report that when a leave of absence is granted the employee's participation in benefit and pension plans "VARIES WITH PLAN". In six establishments, the employee is responsible for both the employer and employee premium costs to continue the benefit plans. In three cases, the employee is reimbursed by the union to cover the employer's share. Three establishments require prepayment of the employee's share of premium costs prior to a leave of absence. One company covered death benefits and the survivor protection plan only, and the last company continued the pension plan and ceased all other benefits.

TABLE 23

INCIDENCE AND CHARACTERISTICS
CANADA
TIME-OFF FOR UNION BUSINESS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.
INCIDENCE - NUMBER						
PROVIDED	21	21,040	61	42,944	102	80,299
NO UNION OR ASSOCIATION PRESENT	120	51,529	79	34,397	33	16,804
NOT PROVIDED	8	956	9	1,458	5	5,034
TOTAL NUMBER	149	73,525	149	78,799	140	102,137
	PERCENT ESTAB. EMPL.		PERCENT ESTAB. EMPL.		PERCENT ESTAB. EMPL.	
INCIDENCE - PERCENTAGE						
PROVIDED	14.1	28.6	40.9	54.4	72.8	78.6
NO UNION OR ASSOCIATION PRESENT	80.5	70.1	53.1	43.7	23.6	16.5
NOT PROVIDED	5.4	1.3	6.0	1.9	3.6	4.9
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
CHARACTERISTICS OF PLAN PROVIDED						
I TIME-OFF GRANTED FOR NEGOTIATIONS:						
-WITH PAY	80.9	80.2	77.1	86.9	75.4	57.6
-WITHOUT PAY	14.3	17.5	16.4	11.4	21.6	38.9
-VARIES WITH CIRCUMSTANCES	.0	.0	4.9	.8	2.0	2.7
-N/A, NO NEGOTIATIONS DURING WORKING HOURS	.0	.0	1.6	.9	.0	.0
-NOT GRANTED	4.8	2.3	.0	.0	1.0	.8
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
II TIME-OFF TO ATTEND GRIEVANCE PROCEDURES:						
-WITH PAY	85.7	82.7	83.6	80.4	84.3	66.9
-WITHOUT PAY	9.5	11.5	14.8	17.2	13.7	27.8
-VARIES WITH CIRCUMSTANCES	.0	.0	1.6	2.4	1.0	1.2
-NOT GRANTED	4.8	5.8	.0	.0	1.0	4.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
III TIME-OFF TO ATTEND UNION MEETINGS:						
-WITH PAY	38.1	31.9	36.1	30.7	28.4	20.1
-WITHOUT PAY	52.3	50.4	49.1	56.0	52.0	49.8
-DISCRETIONARY	.0	.0	1.6	1.3	2.9	2.1
-VARIES WITH CIRCUMSTANCES	.0	.0	.0	.0	2.0	8.4
-N/A, NO MEETINGS DURING WORKING HOURS	4.8	15.4	6.6	7.7	7.8	3.6
-NOT GRANTED	4.8	2.3	6.6	4.3	6.9	16.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 23

INCIDENCE AND CHARACTERISTICS
CANADA
TIME-OFF FOR UNION BUSINESS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
IV TIME-OFF TO ATTEND UNION CONVENTIONS:						
-WITH PAY	23.8	12.3	24.6	17.2	14.7	11.7
-WITHOUT PAY	47.6	58.6	62.2	76.2	71.6	79.2
-VARIES WITH CIRCUMSTANCES	.0	.0	3.3	.5	2.0	3.4
-NO SUCH CONVENTIONS HELD	23.8	26.8	6.6	5.5	7.8	3.4
-NOT GRANTED	4.8	2.3	3.3	.6	3.9	2.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
V TIME-OFF TO ATTEND UNION COURSES:						
-WITH PAY	23.8	5.1	19.7	12.4	10.8	6.4
-WITHOUT PAY	61.9	82.9	62.3	63.4	63.7	65.4
-VARIES WITH CIRCUMSTANCES	.0	.0	1.6	9.5	3.9	2.3
-NO SUCH COURSES HELD	14.3	12.0	11.5	11.7	14.7	10.7
-NOT GRANTED	.0	.0	4.9	3.0	6.9	15.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
VI MAXIMUM NUMBER OF EMPLOYEES GRANTED SIMULTANEOUS PAID TIME OFF:						
-1 TO 3	19.0	16.4	18.0	24.5	12.7	8.1
-4 TO 6	23.8	27.3	26.2	36.2	21.6	18.4
-7 TO 15	.0	.0	4.9	4.2	9.8	8.1
-VARIES WITH UNION FUNCTIONS	.0	.0	1.6	.1	2.0	.2
-NO MAXIMUM SPECIFIED	33.4	37.9	37.8	28.2	37.2	41.1
-DISCRETIONARY	9.5	1.1	4.9	3.5	6.9	4.8
-N/A, NO PAID TIME-OFF	14.3	17.3	6.6	3.3	9.8	19.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
VII MAXIMUM NUMBER OF PAID EMPLOYEE DAYS GRANTED PER YEAR:						
-6 TO 20	9.5	2.5	4.9	1.1	1.0	.5
-24 TO 50	.0	.0	8.2	15.9	10.8	5.6
-75 TO 100	4.8	15.4	4.9	5.7	1.0	.3
-140	.0	.0	.0	.0	1.0	.8
-NO MAXIMUM SPECIFIED	66.6	63.9	72.2	69.3	69.5	69.0
-OTHER	4.8	.9	1.6	.7	1.0	.2
-N/A, NO PAID TIME-OFF	14.3	17.3	8.2	7.3	15.7	23.6
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
VIII FORMAL POLICY GRANTING LEAVE OF ABSENCE FOR FULL-TIME UNION DUTIES:						
* -YES, FORMALLY GRANTED	38.1	37.9	55.7	63.9	67.7	85.5
-N/A, NO FULL-TIME UNION REPRESENTATIVE	33.3	24.1	16.4	19.2	13.7	3.4
-NOT GRANTED	28.6	38.0	27.9	16.9	18.6	11.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "*"

TABLE 23

INCIDENCE AND CHARACTERISTICS
CANADA
TIME-OFF FOR UNION BUSINESS
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
+ 1. MAXIMUM DURATION OF LEAVE OF ABSENCE						
-1 YEAR	25.0	17.3	20.6	11.5	29.0	30.6
-2 YEARS	12.5	31.6	11.8	21.6	13.0	5.8
-3 YEARS	.0	.0	5.9	3.5	7.2	13.5
-6 YEARS	.0	.0	2.9	3.0	1.4	1.1
-ONE TERM OF OFFICE	12.5	4.0	11.8	12.4	13.0	14.6
-NO MAXIMUM SPECIFIED	50.0	47.1	47.0	48.0	36.4	34.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 2. WHERE LEAVE OF ABSENCE IS GRANTED, EMPLOYEE'S PARTICIPATION IN BENEFIT AND PENSION PLANS:						
-CONTINUE	25.0	32.2	47.1	56.7	50.8	48.2
-CEASE	50.0	61.5	17.6	13.1	23.2	27.3
-IS OPTIONAL	12.5	4.0	20.6	23.3	13.0	16.9
-VARIES WITH PLAN	12.5	2.3	14.7	6.9	13.0	7.6
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 3. WHILE ON LEAVE OF ABSENCE, SENIORITY IS:						
-HELD	37.5	30.2	29.4	37.2	23.2	24.6
-ACCUMULATED	62.5	69.8	70.6	62.8	75.4	70.6
-NO SENIORITY PROVISIONS	.0	.0	.0	.0	1.4	4.8
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "*"

HOURS OF WORK

SECTION 24: HOURS OF WORK

24. HOURS OF WORK

Hours of work within the scope of this survey pertain to the hours full-time employees are required to work in the normally scheduled work day and the normally scheduled work week. Data were requested for compressed as well as regular five days per week working patterns. Included in the number of hours per day are paid rest periods, but unpaid meal periods are excluded. Flexible hours plans allow employees to vary their arrival and departure times from day to day. Under a system of staggered hours, each employee chooses a daily schedule. Employees working under either of these systems must normally be present during a core period. The reader should note that data found under I, II, III, IV & V identify conditions that apply to all or to a majority of employees in establishments surveyed. Conversely for data displayed under VI, survey respondents were specifically asked if they had in place compressed work week systems that applied to ANY employees. For purposes of this study compressed work weeks are systems whereby employees work longer hours so as to qualify for time off according to a predetermined schedule.

The Characteristics included in Table 24 show:

- I Days per week
- II Hours per day
- III Hours per week
- IV Paid meal periods
- V Flexible/staggered hours
- VI Compressed work week

EXPLANATORY NOTES

- I Of the five establishments reporting under "VARIABLE NUMBER OF DAYS", one employer has a seven days a week 24 hours a day operation where Non-Office employees normally work a five-day work week while employees in the pollution and operations departments work a six-day work week. Another reporting for the Management/Professional and Office categories gives one Friday off per month without increasing the daily number of hours. One establishment responding for its Non-Office employees has in place a 28-day cycle with various shifts of eight and twelve hours where no employees work more than four days per week. One establishment, in an educational environment stated it cannot numerically define the number of days per week for its Management/Professional employees. Non-Office employees in another establishment are required to work Saturdays on a rotational basis.

- II One of the three establishments reporting under "VARIABLE COMPRESSION" for its Non-Office employees stated the compression is based on a 14-day schedule with 12-hour shifts. The second establishment indicated the Management/Professional and Office employees work $7 \frac{3}{4}$ hours for the first four days then 4 hours on Fridays while the Non-Office category works $8 \frac{1}{2}$ hours from Monday to Thursday then $4 \frac{3}{4}$ hours on Fridays. The third employer responding for all three categories of employees has a nine-day per "fortnight" schedule, where employees work 7.2 hours per day for five days in the first week and eight hours per day for four days in the second week.

Of the establishments responding under "VARIABLE NUMBER OF HOURS", one establishment reporting for the Management/Professional and Office employees indicated that head office employees work 7.3 hours a day while field employees work 7.5 hours a day. Management/Professional and Office employees at another establishment work a 5-day 40-hour schedule for eight months then work $4 \frac{1}{2}$ -day 36-hour schedule for the next four months. The schedule allows employees every Friday afternoon off for four months of the year. Two institutions report that for employees in the Management/Professional category variable hours depend on whether employees have administrative or faculty responsibilities while one establishment states that Management/Professional and Office employees work $6 \frac{3}{4}$ hours per day from Labour Day to the 14th of June then six hours and five minutes per day for the remainder of the year. Non-Office employees for another establishment report cafeteria employees work seven hours per day while maintenance personnel work seven and a half or eight hours per day. One employer reports its Non-Office employees normally work eight hours per day but employees are required to work Saturdays on a rotational basis.

- III Two establishments responding for all three categories under "VARIABLE NUMBER OF HOURS" report variable weekly schedules as follows: the first has a 5-5-5-4 work schedule while the second has a 5-5-4 formula where employees work 40 hours the first and second week and 32 hours the third. Another reports that Non-Office employees have a 14-day variable compression of three days on and two days off; two days on and three days off; two days on and two days off.

The five establishments responding under "VARIABLE NUMBER OF HOURS", report a variety of hours based on a combination of the following factors: position, location of work, summer or winter months, faculty or administrative responsibilities.

- V-2 The establishment providing data under "OTHER" for the Management/Professional and Office categories has the following core period in place: 9:30 a.m. to 11:30 a.m. then 1:30 p.m. to 3:30 p.m. where employees must take a minimum of 45 minutes for lunch.

- VI-1 Establishments responding to "SOME EMPLOYEES IN A CATEGORY", in relation to eligibility for a compressed work week, identified certain groups of employees as predominantly using the compressed work week system. These employees vary by category and are essentially shift workers, namely: nurses, computer personnel, and operational staff.
- VI-2 The 13 establishments reporting under "VARIOUS SYSTEMS IN PLACE" have identified a variety of schedules applicable to each employee category which are designed to meet operational requirements. Some have 9, 10, 11, 12-hour shifts over a specified number of weeks; a four-day work week; a six-week cycle consisting of two four-day weeks (10 hours per day) and four three-day weeks (11 hours per day).

TABLE 24

INCIDENCE AND CHARACTERISTICS
CANADA
HOURS OF WORK
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.
INCIDENCE - NUMBER						
	149	73,525	149	78,799	140	102,137
TOTAL NUMBER	149	73,525	149	78,799	140	102,137
	PERCENT		PERCENT		PERCENT	
	ESTAB.	EMPL.	ESTAB.	EMPL.	ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
CHARACTERISTICS						
I DAYS PER WEEK:						
-STATED IN DAYS: *						
-3.5 DAYS	.0	.0	.0	.0	.7	.1
-4.0 DAYS	.0	.0	.7	2.5	1.4	.3
-4.5 DAYS	.7	.8	.7	.5	.7	.6
-5.0 DAYS	94.7	92.2	94.6	92.4	90.9	91.1
-6.0 DAYS	.0	.0	.0	.0	.7	.0
-VARIABLE NUMBER OF DAYS	1.3	3.6	.7	.5	2.1	3.4
-VARIABLE SCHEDULES:						
-5-4 DAYS PER WEEK	.7	.4	1.3	1.1	.7	.4
-5-5-4 DAYS PER WEEK	1.3	.4	1.3	1.2	2.1	2.4
-5-5-5-4 DAYS PER WEEK	1.3	2.6	.7	1.8	.7	1.7
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 24

INCIDENCE AND CHARACTERISTICS
CANADA
HOURS OF WORK
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
II HOURS PER DAY:						
-COMPRESSED WORK WEEK:						
-7.00 HOURS	.7	1.0	.0	.0	.0	.0
-7.38 HOURS	.7	1.6	.7	1.8	.7	1.7
-7.46 HOURS	.7	2.1	.7	.6	.7	.0
-7.53 HOURS	.7	.2	.7	1.1	.0	.0
-8.00 HOURS	1.3	2.5	1.3	1.0	.7	.0
-8.33 HOURS	.0	.0	.7	2.5	.7	1.0
-9.38 HOURS	.0	.0	.0	.0	.7	.1
-10.00 HOURS	.0	.0	.0	.0	.7	.2
-12.00 HOURS	.0	.0	.0	.0	1.4	2.3
-VARIABLE COMPRESSION	1.3	1.2	1.3	.9	2.1	1.9
-NORMAL WORK WEEK:						
-5.00 HOURS	.0	.0	.0	.0	.7	.0
-6.50 HOURS	.7	.3	.7	.4	.0	.0
-6.75 HOURS	1.3	1.8	1.3	5.7	.0	.0
-7.00 HOURS	22.1	26.1	23.5	26.8	4.3	2.3
-7.25 HOURS	10.7	9.6	10.7	12.8	1.4	.8
-7.50 HOURS	39.6	26.6	40.9	29.8	15.0	13.5
-7.75 HOURS	2.0	3.9	2.0	5.2	5.0	4.5
-7.78 HOURS	.7	.9	.7	.7	.0	.0
-7.83 HOURS	.0	.0	.0	.0	.7	.1
-8.00 HOURS	14.1	7.9	12.8	4.0	63.8	71.2
-VARIABLE NUMBER OF HOURS	3.4	14.3	2.0	6.7	1.4	.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
III HOURS PER WEEK:						
-COMPRESSED WEEKLY HOURS:						
-35.00 HOURS	1.3	1.8	1.3	3.0	.0	.0
-36.00 HOURS	.7	.4	.7	.3	.7	.4
-36.60 HOURS	.7	.2	.7	1.1	.0	.0
-37.30 TO 37.50 HOURS	1.3	4.4	1.3	1.5	1.4	.2
-38.70 HOURS	.0	.0	.0	.0	.7	.6
-40.00 HOURS	.0	.0	.0	.0	1.4	1.2
-42.00 HOURS	.0	.0	.0	.0	.7	2.2
-VARIABLE NUMBER OF HOURS	1.3	1.8	1.3	1.9	2.1	2.5
-NORMAL WEEKLY HOURS:						
-30.00 HOURS	.0	.0	.0	.0	.7	.0
-32.50 HOURS	.7	.3	.7	.4	.0	.0
-33.75 HOURS	1.3	1.8	1.3	5.7	.0	.0
-35.00 HOURS	22.8	26.8	24.8	28.0	4.3	2.3
-35.60 HOURS	.7	1.0	.7	.5	.0	.0
-36.00 HOURS	.0	.0	.7	.3	.0	.0
-36.25 HOURS	10.1	9.0	10.1	12.3	1.4	.8
-37.00 HOURS	.7	.9	.0	.0	.0	.0
-37.30 HOURS	.0	.0	.0	.0	.7	1.4
-37.50 HOURS	38.9	25.5	39.6	29.2	15.7	13.7
-38.00 HOURS	.0	.0	.0	.0	.7	.2
-38.70 TO 39.20 HOURS	2.7	4.2	2.7	5.9	5.0	4.4
-40.00 HOURS	14.1	7.9	12.8	4.0	63.1	69.9
-42.00 HOURS	.0	.0	.0	.0	.7	.1
-VARIABLE NUMBER OF HOURS	2.7	14.0	1.3	5.9	.7	.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 24

INCIDENCE AND CHARACTERISTICS
CANADA
HOURS OF WORK
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
IV PAID MEAL PERIODS:						
-15 MINUTES	.0	.0	.0	.0	.7	.6
-20 MINUTES	.0	.0	.0	.0	7.1	24.2
-30 MINUTES	2.0	.9	2.0	.4	5.0	7.3
-45 MINUTES	.7	1.0	.7	1.9	.7	.5
-50 MINUTES	.0	.0	.0	.0	.7	.1
-20 TO 30 MINUTES PAID MEAL PERIOD INCLUDED IN EVENING AND NIGHT SHIFT ONLY	.0	.0	.0	.0	4.3	3.6
-NO PAID MEAL PERIOD	97.3	98.1	97.3	97.7	81.5	63.7
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
V FLEXIBLE/STAGGERED HOURS:						
1. TYPE OF PROVISION:						
* -FLEXIBLE HOURS APPLY TO ALL EMPLOYEES	10.7	19.9	13.4	15.9	6.4	2.3
* -FLEXIBLE HOURS APPLY TO SOME EMPLOYEES	13.4	16.1	13.4	22.8	3.6	8.6
* -STAGGERED HOURS APPLY TO ALL EMPLOYEES	2.7	.9	2.7	1.3	1.4	1.2
* -STAGGERED HOURS APPLY TO SOME EMPLOYEES	4.7	6.5	8.1	8.1	2.9	2.7
* -BOTH FLEXIBLE AND STAGGERED HOURS APPLY	2.0	7.3	2.0	8.1	.7	.9
-NO FLEXIBLE OR STAGGERED HOURS	66.5	49.3	60.4	43.8	85.0	84.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "*"

TABLE 24

INCIDENCE AND CHARACTERISTICS
CANADA
HOURS OF WORK
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	PERCENT EMPL.	PERCENT ESTAB.	PERCENT EMPL.	PERCENT ESTAB.	PERCENT EMPL.
+ 2. CORE PERIOD:						
-FROM 8:00 A.M. TO 3:30 P.M.	.0	.0	1.7	.1	.0	.0
-FROM 8:00 A.M. TO 4:00 P.M.	2.0	.6	1.7	1.4	.0	.0
-FROM 8:00 A.M. TO 4:30 P.M.	2.0	4.1	1.7	1.0	4.8	7.4
-FROM 8:15 A.M. TO 3:45 P.M.	.0	.0	.0	.0	4.8	6.3
-FROM 8:30 A.M. TO 3:30 P.M.	2.0	2.1	1.7	5.0	4.8	52.6
-FROM 8:30 A.M. TO 4:30 P.M.	4.0	20.1	3.4	9.7	.0	.0
-FROM 9:00 A.M. TO 3:00 P.M.	6.0	4.4	6.8	3.4	14.0	2.9
-FROM 9:00 A.M. TO 3:30 P.M.	12.0	5.2	8.5	4.0	4.8	.0
-FROM 9:00 A.M. TO 4:00 P.M.	22.0	13.2	15.0	15.6	14.3	.9
-FROM 9:15 A.M. TO 3:45 P.M.	.0	.0	.0	.0	4.8	1.5
-FROM 9:30 A.M. TO 3:30 P.M.	12.0	2.1	13.6	7.8	14.3	.2
-FROM 9:30 A.M. TO 4:00 P.M.	2.0	6.1	3.4	4.0	4.8	5.2
-FROM 9:45 A.M. TO 3:15 P.M.	.0	.0	1.7	.5	.0	.0
-FROM 10:00 A.M. TO 3:00 P.M.	10.0	7.1	11.9	21.4	4.8	.1
-FROM 10:00 A.M. TO 3:30 P.M.	2.0	.5	1.7	1.2	.0	.0
-FROM 10:00 A.M. TO 4:00 P.M.	6.0	1.0	5.1	1.2	.0	.0
-VARIOUS CORE PERIODS PRESENT DE- PENDING ON PROGRAM AND DEPARTMENT	6.0	5.7	5.1	6.3	9.5	5.9
-OTHER	2.0	8.7	1.7	6.7	.0	.0
-NO CORE PERIOD SPECIFIED	10.0	19.1	15.3	10.7	14.3	17.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
VI COMPRESSED WORK WEEK:						
1. EMPLOYEE ELIGIBLE:						
* -ALL EMPLOYEES IN A CATEGORY	5.4	10.9	6.0	9.8	5.0	5.4
* -SOME EMPLOYEES IN A CATEGORY	14.1	24.3	16.8	29.9	19.3	24.4
-NO	80.5	64.8	77.2	60.3	75.7	70.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 2. LENGTH OF COMPRESSED WORK WEEK:						
-3 DAYS PER WEEK	3.4	2.3	11.8	9.1	2.9	.3
-4 DAYS PER WEEK	10.3	10.9	17.6	10.1	38.3	12.0
-4.5 DAYS PER WEEK	6.9	1.6	5.9	1.3	.0	.0
-7 DAYS EVERY TWO WEEKS	3.4	7.5	.0	.0	5.9	6.6
-9 DAYS EVERY TWO WEEKS	13.8	6.9	17.6	18.4	5.9	1.5
-14 DAYS EVERY THREE WEEKS	13.8	14.2	11.8	7.8	5.9	8.1
-19 DAYS EVERY FOUR WEEKS	6.9	7.3	2.9	4.5	2.9	5.6
-VARIOUS SYSTEMS IN PLACE	41.5	49.3	32.4	48.8	38.2	65.9
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN " " "

PAY SUPPLEMENTS

SECTION 25:	OVERTIME COMPENSATION
SECTION 26:	SHIFT WORK COMPENSATION
SECTION 27:	CALL-BACK PAY
SECTION 28:	STAND-BY PAY
SECTION 29:	PAY FOR REGULARLY SCHEDULED WEEKEND WORK
SECTION 30:	ACTING PAY

25. OVERTIME COMPENSATION

Overtime compensation is pay or time off for work performed in excess of the standard daily or weekly hours of work, as defined by collective agreement or company policy. Table 25 presents data only for establishments which grant compensation for overtime work.

The Characteristics of Table 25 are as follows:

- I Employees eligible for overtime compensation
- II Qualifying period for compensation
- III Forms of compensation
- IV Rate of pay for overtime
- V Overtime compensation for travel outside of normal working hours
- VI Overtime compensation while in the field
- VII Overtime meal allowances

EXPLANATORY NOTES

- I-1 The Management/Professional employees at three establishments have their eligibility for overtime compensation reported under "OTHER BASIS". One establishment compensates professionals only, another does not compensate exempt employees, and the third establishment only compensates for overtime on special projects. In the Office category, two establishments compensate overtime on a discretionary basis and the third establishment in the Office category compensates only office staff and unionized laboratory technicians.
- II-1 Three establishments report the overtime qualifying period under "OTHER BASIS". Two of these establishments are reporting for Management/Professional employees. The first indicates that 24 hours of overtime must be worked in an eight-week period to qualify for compensation. The other establishment states that overtime will be compensated after ten hours in a month. The remaining establishment is reporting for Office and Non-Office employees. In this case overtime is compensated after 30 minutes on a daily basis and after a total of 37.5 hours of work on a weekly basis.

III-1 Data for six establishments are reported under "VARIES ON ANOTHER BASIS". At one establishment reporting for all three categories leave is granted at a rate of 1T for the first 3.5 hours of overtime, and thereafter the leave is granted at 1.5T. In one establishment reporting for Office employees the rate varies according to position level. At another establishment reporting for Office employees, leave is granted at management discretion. Two other establishments report data for Non-Office employees. At one, leave may be taken for 25% of the overtime hours worked. At the other establishment leave may be taken for 50% of the overtime hours worked. The balance of overtime credits is compensated in cash for these two establishments.

IV-1,2,3 The following table outlines the responses of the establishments responding under "OTHER BASIS".

	<u>Management/ Professional</u>	<u>Office</u>	<u>Non- Office</u>
- 1.5T first 4 hrs/wk, then 2T		X	X
- 1.5T first 8 hrs/wk, then 2T		X	X
- 1.5T first 10 hrs, then 2T	X	X	X
- 1.5T first 11 hrs, then 2T	X	X	X
- 1.5T first 12 hrs, then 2T		X	X
- 1T first 30 min, then 1.5T		X	X
- 1.5T after 40 hrs/wk, then 2T after 50 hrs/wk		X	X
- 1.5T from 41 to 43 hrs/wk, over 43 hrs 2T		X	X
- \$35.50/hr for all overtime hours	X		
- First 24 hrs of overtime in an 8 wk period not compensated, any overtime beyond this paid at straight time	X		

IV-5 Of the establishments reporting under "OTHER BASIS": one establishment compensates Management/Professional employees \$35.50 per hour for all overtime worked. Another establishment reporting for all three categories has an initial rate of 1.5T then 2T after 11 hours. Another establishment reporting for Office employees has an initial rate of 1.5T then 2T after eight hours. One establishment pays its Office and Non-Office employees 1.5T if overtime is scheduled and 2T if not scheduled, plus a regular day's pay. One establishment pays a premium of 2.5T for Dominion Day, Labour Day and Christmas Day for its Non-Office employees, on the remaining holidays the premium is 2T. Another establishment reporting for all three categories gives the choice of 2T salary, plus a day off, or 3T salary.

VI Of the establishments responding under "OTHER FORMULA" with respect to overtime compensation in the field, two have a policy which pays 1.5T if overtime is taken in cash or straight-time if taken as leave. In the first establishment, this policy applies to all three categories. In the second establishment the policy applies to Management/Professional and Office employees. One establishment reporting for Office and Non-Office left the decision up to each department for cash or leave at straight time or overtime rates. The remaining establishment paid overtime after 12 hours in the Non-Office category.

TABLE 25

INCIDENCE AND CHARACTERISTICS
CANADA
OVERTIME COMPENSATION
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.
INCIDENCE - NUMBER						
OVERTIME COMPENSATED	60	35,576	148	78,636	137	102,059
NO OVERTIME WORKED	4	499			1	47
OVERTIME NOT COMPENSATED	85	37,450	1	163	2	31
TOTAL NUMBER	149	73,525	149	78,799	140	102,137
	PERCENT ESTAB.		PERCENT ESTAB.		PERCENT ESTAB.	
	EMPL.		EMPL.		EMPL.	
INCIDENCE - PERCENTAGE						
OVERTIME COMPENSATED	40.3	48.4	99.3	99.8	97.9	100.0
NO OVERTIME WORKED	2.7	.7	.0	.0	.7	.0
OVERTIME NOT COMPENSATED	57.0	50.9	.7	.2	1.4	.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
CHARACTERISTICS OF OVERTIME COMPENSATION						
I EMPLOYEES ELIGIBLE FOR OVERTIME COMPENSATION:						
-ALL EMPLOYEES	20.0	13.3	90.5	90.9	97.8	99.7
* -SOME EMPLOYEES	80.0	86.7	9.5	9.1	2.2	.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 1. CRITERIA USED TO DETERMINE ELIGIBILITY:						
-EMPLOYEES WITH SALARIES LESS THAN \$37000	2.1	.0	.0	.0	.0	.0
-POSITION LEVEL	87.4	92.5	78.6	66.9	100.0	100.0
-BARGAINING UNIT MEMBERSHIP	4.2	4.3	.0	.0	.0	.0
-OTHER BASIS	6.3	3.2	21.4	33.1	.0	.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN " * "

TABLE 25

INCIDENCE AND CHARACTERISTICS
CANADA
OVERTIME COMPENSATION
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
II QUALIFYING PERIOD FOR COMPENSATION:						
1. LENGTH OF QUALIFYING PERIOD:						
-IN MINUTES PER DAY:						
* -5 TO 10 MINUTES	.0	.0	2.0	.5	2.9	11.8
* -15 MINUTES	6.7	9.5	12.8	11.2	11.7	9.2
* -20 MINUTES	3.3	6.0	2.0	3.9	2.2	2.7
* -30 MINUTES	11.7	5.1	14.2	10.7	7.3	9.7
* -60 MINUTES	10.0	16.7	9.5	12.3	4.4	1.7
-IN HOURS PER DAY:						
* -4 HOURS	.0	.0	.7	1.8	.0	.0
* -8 HOURS	1.7	.0	.0	.0	.0	.0
-IN HOURS PER WEEK:						
* -1 HOUR	1.7	.1	.7	.2	.7	.1
* -4 HOURS	5.0	26.8	.7	.6	.7	.1
* -7 HOURS	1.7	.2	.7	.1	.0	.0
* -8 HOURS	1.7	.5	.0	.0	.0	.0
* -40 HOURS	3.3	1.8	.7	.4	.0	.0
* -OTHER BASIS	3.3	2.9	.7	5.9	.7	.1
-NO QUALIFYING PERIOD	49.9	30.4	55.3	52.4	69.4	64.6
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 2. COMPENSATION RETROACTIVE TO BEGINNING OF QUALIFYING PERIOD:						
-YES	73.3	59.9	93.9	97.6	97.6	99.6
-NO	26.7	40.1	6.1	2.4	2.4	.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
III FORMS OF COMPENSATION:						
-CASH ONLY	26.7	13.7	35.1	28.6	64.3	68.8
-LEAVE ONLY	6.7	4.1	3.4	3.5	.0	.0
-CHOICE OF CASH OR LEAVE	64.9	80.8	58.1	62.2	32.1	28.0
-COMBINATION OF CASH AND LEAVE	1.7	1.4	3.4	5.7	3.6	3.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
1. WHEN COMPENSATION IS IN THE FORM OF LEAVE IT IS GRANTED AT THE RATE OF:						
-1T	34.9	19.1	24.3	23.0	8.8	8.0
-1.5T	20.0	31.9	19.6	10.1	8.8	2.5
-2T	1.7	.5	4.7	13.9	2.9	8.0
-VARIES ACCORDING TO APPLICABLE OVERTIME RATES	15.0	34.6	14.2	18.9	13.1	11.2
-VARIES ON ANOTHER BASIS	1.7	.2	2.0	5.4	2.2	1.5
-N/A, CASH ONLY	26.7	13.7	35.2	28.7	64.2	68.8
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "*"

TABLE 25

INCIDENCE AND CHARACTERISTICS
CANADA
OVERTIME COMPENSATION
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
2. CASH SUBSTITUTED FOR LEAVE WHEN COMPENSATION MAY BE IN THE FORM OF LEAVE:						
-AFTER A SPECIFIED PERIOD:						
-BY YEAR END	5.0	13.6	3.4	6.4	2.2	1.9
-1 TO 3 MONTHS	.0	.0	2.0	6.8	.7	.9
-6 MONTHS	1.7	1.3	2.0	3.7	2.2	1.9
-AFTER A NUMBER OF OVERTIME HOURS	3.3	1.5	1.4	.7	.7	.0
-AT THE EMPLOYEE'S OPTION	29.9	43.8	29.7	37.0	18.2	20.8
-MUTUAL AGREEMENT	21.7	23.1	17.6	12.4	8.0	5.1
-EMPLOYER'S DISCRETION	5.0	.2	6.1	1.0	2.2	.2
-N/A, NO SUBSTITUTION	6.7	2.8	2.7	3.4	1.5	.3
-N/A, CASH ONLY	26.7	13.7	35.1	28.6	64.3	68.9
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
IV RATE OF PAY FOR OVERTIME:						
1. ON A NORMAL WORKING DAY:						
-1T FOR ALL HOURS	16.7	9.2	.7	.0	.0	.0
-1.5T FOR ALL HOURS	43.4	63.8	58.7	52.1	51.2	55.2
-2T FOR ALL HOURS	5.0	1.0	9.5	14.6	10.2	13.3
-1T THEN 1.5T AFTER 40 TO 44 HOURS PER WEEK	3.3	1.6	2.0	1.9	2.2	.4
-1T THEN 1.5T AFTER 1 TO 5 HOURS	8.3	4.1	6.1	9.4	.7	.0
-1.5T THEN 2T AFTER 2 HOURS	1.7	3.4	5.4	7.2	8.0	6.8
-1.5T THEN 2T AFTER 3 HOURS	8.3	11.4	4.1	5.1	7.3	9.4
-1.5T THEN 2T AFTER 4 HOURS	6.7	.6	7.4	3.1	14.6	12.7
-1.5T THEN 2T AFTER 5 HOURS	.0	.0	.0	.0	1.5	.3
-1.5T THEN 2T AFTER 8 HOURS	.0	.0	.0	.0	.7	.1
-1.75T THEN 2T AFTER 4 HOURS	.0	.0	.7	.7	.7	.1
-OTHER BASIS	3.3	2.5	3.4	2.5	2.9	1.7
-N/A, LEAVE ONLY	3.3	2.4	2.0	3.4	.0	.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
2. ON THE FIRST DAY OF REST:						
-1T FOR ALL HOURS	15.0	9.0	1.4	1.9	.0	.0
-1.5T FOR ALL HOURS	46.7	70.8	60.6	56.8	53.5	56.5
-2T FOR ALL HOURS	6.7	2.4	13.5	22.2	15.3	17.4
-1T THEN 1.5T AFTER 40 TO 44 HOURS PER WEEK	3.3	1.6	2.7	2.7	2.9	1.6
-1T THEN 1.5T AFTER 2 TO 5 HOURS	5.0	.7	4.1	2.4	.7	.0
-1.5T THEN 2T AFTER 2 HOURS	3.3	3.6	2.0	.7	3.6	2.7
-1.5T THEN 2T AFTER 3 HOURS	5.0	5.4	4.1	5.0	4.4	2.8
-1.5T THEN 2T AFTER 4 HOURS	.0	.0	1.4	1.0	5.1	3.5
-1.5T THEN 2T AFTER 5 HOURS	.0	.0	.0	.0	.7	.3
-1.5T THEN 2T AFTER 7 HOURS	1.7	.1	.7	.1	.7	.0
-1.5T THEN 2T AFTER 8 HOURS	3.3	.9	3.4	1.3	9.5	13.6
-1.75T THEN 2T AFTER 4 HOURS	.0	.0	.7	.7	.7	.1
-OTHER BASIS	6.7	3.1	3.4	1.8	2.9	1.5
-N/A, LEAVE ONLY	3.3	2.4	2.0	3.4	.0	.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 25

INCIDENCE AND CHARACTERISTICS
CANADA
OVERTIME COMPENSATION
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
3. ON THE SECOND DAY OF REST:						
-1T FOR ALL HOURS	15.0	9.0	1.4	1.9	.0	.0
-1.5T FOR ALL HOURS	35.1	59.2	37.8	30.0	25.5	31.0
-2T FOR ALL HOURS	28.3	18.1	40.4	51.4	59.3	62.0
-2.5T FOR ALL HOURS	.0	.0	1.4	.3	1.5	.5
-1T THEN 1.5T AFTER 40 TO 44 HOURS PER WEEK	3.3	1.6	2.7	2.7	2.9	1.6
-1T THEN 1.5T AFTER 2 TO 5 HOURS	5.0	.7	4.1	2.4	.7	.0
-1.5T THEN 2T AFTER 2 TO 4 HOURS	3.3	6.2	2.7	1.3	3.6	3.1
-1.75T THEN 2T AFTER 4 HOURS	.0	.0	.7	.7	.7	.1
-2T THEN 2.25T AFTER 3 HOURS	.0	.0	.7	.1	.7	.1
-2T THEN 2.5T AFTER 8 HOURS	.0	.0	.7	.5	.7	.3
-2T THEN 3T AFTER 8 HOURS	1.7	.1	1.4	.3	1.5	.5
-2T THEN 4T AFTER 8 HOURS	.0	.0	.0	.0	.7	.2
-OTHER BASIS	5.0	2.7	2.0	.5	1.5	.2
-N/A, LEAVE ONLY	3.3	2.4	2.0	3.4	.0	.0
-NO OVERTIME WORKED ON SECOND DAY OF REST	.0	.0	2.0	4.5	.7	.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
4. HIGHER RATE OF COMPENSATION ON THE SECOND DAY OF REST:						
-IF FIRST DAY IS WORKED	6.7	6.5	6.8	7.5	8.0	18.4
-IN ALL CIRCUMSTANCES	18.3	9.7	26.4	28.8	44.5	36.8
-N/A, OVERTIME CALCULATED ON A WEEKLY OR BIWEEKLY BASIS	1.7	.2	3.4	1.5	1.5	.1
-N/A, LEAVE ONLY	3.3	1.2	.7	.3	.0	.0
-NO	68.3	80.9	60.0	57.0	45.3	44.3
-NO OVERTIME WORKED ON FIRST OR SECOND DAY OF REST	1.7	1.5	2.7	4.9	.7	.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 25

INCIDENCE AND CHARACTERISTICS
CANADA
OVERTIME COMPENSATION
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
5. ON A HOLIDAY WHICH FALLS ON A NORMAL WORKING DAY:						
-NORMAL DAY'S PAY OR ANOTHER DAY OFF PLUS:						
-1/2T FOR ALL HOURS	1.7	19.4	.0	.0	.0	.0
-1T FOR ALL HOURS	15.0	8.0	2.7	.7	.7	.4
-1T THEN 1.5T AFTER 4 HOURS	1.7	.2	2.0	1.2	.7	.0
-1.10T TO 1.5T FOR ALL HOURS	33.0	39.9	47.1	46.4	39.4	41.9
-2T FOR ALL HOURS	26.7	11.9	32.4	39.6	44.7	37.6
-2.25T FOR ALL HOURS	1.7	2.8	.0	.0	.0	.0
-2.5T FOR ALL HOURS	1.7	2.0	1.4	.6	2.2	.6
-3T FOR ALL HOURS	.0	.0	.0	.0	.7	.3
-1.5T THEN 2T AFTER 2 TO 3 HOURS	1.7	3.4	1.4	.6	1.5	.4
-1.5T THEN 2T AFTER 7 TO 8 HOURS	1.7	5.6	2.0	1.0	2.9	9.4
-1.5T THEN 2.5T AFTER 8 HOURS	.0	.0	.0	.0	.7	.8
-1T THEN 1.5T AFTER 40 HOURS PER WEEK	1.7	.1	.7	.2	.7	.1
-1.75T THEN 2T AFTER 4 HOURS	.0	.0	.7	.7	.7	.1
-2T THEN 3T AFTER 8 HOURS	1.7	.1	1.4	.3	1.5	.5
-2T THEN 4T AFTER 8 HOURS	.0	.0	.0	.0	.7	.2
-OTHER BASIS	5.0	1.3	2.7	.6	2.9	7.7
-N/A, LEAVE ONLY	5.0	3.8	1.4	3.1	.0	.0
-NO OVERTIME WORKED ON HOLIDAYS	1.7	1.5	4.1	5.0	.0	.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
V OVERTIME COMPENSATION FOR TRAVEL OUTSIDE OF NORMAL WORKING HOURS:						
-CASH COMPENSATION AT STRAIGHT-TIME RATES	10.0	11.7	9.5	6.6	10.2	16.6
-CASH COMPENSATION AT OVERTIME RATES	1.7	.1	6.8	8.6	12.4	10.9
-TIME-OFF IN LIEU AT STRAIGHT-TIME RATES	3.3	.1	1.4	.1	1.5	1.0
-TIME-OFF IN LIEU AT OVERTIME RATES	1.7	.0	1.4	1.0	.7	.3
-CASH OR LEAVE AT STRAIGHT-TIME RATES	3.3	1.9	1.4	.7	.7	.6
-CASH OR LEAVE AT OVERTIME RATES	8.3	37.7	2.0	6.0	2.9	3.1
-DISCRETIONARY	1.7	.1	.7	.1	.7	.0
-N/A, NO SUCH TRAVEL	11.7	13.2	37.8	44.2	50.5	52.1
-NO COMPENSATION FOR TRAVEL TIME	58.3	35.2	39.0	32.7	20.4	15.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 25

INCIDENCE AND CHARACTERISTICS
CANADA
OVERTIME COMPENSATION
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
VI OVERTIME COMPENSATION WHILE IN THE FIELD:						
-CASH COMPENSATION AT STRAIGHT-TIME RATES	6.7	1.5	1.4	.4	.0	.0
-CASH COMPENSATION AT OVERTIME RATES	18.3	16.1	23.6	20.3	27.7	27.3
-TIME-OFF IN LIEU AT STRAIGHT-TIME RATES	1.7	1.5	.0	.0	.0	.0
-TIME-OFF IN LIEU AT OVERTIME RATES	1.7	.0	.7	.1	.7	.3
-CASH OR LEAVE AT STRAIGHT-TIME RATES	1.7	1.7	.0	.0	.0	.0
-CASH OR LEAVE AT OVERTIME RATES	11.7	34.4	10.8	16.4	9.5	5.8
-OTHER FORMULA	3.3	1.7	2.0	3.3	2.2	1.2
-DISCRETIONARY	1.7	.1	2.7	1.8	1.5	1.0
-N/A, NO SUCH OVERTIME	31.5	26.2	48.7	49.2	54.8	60.0
-NO COMPENSATION FOR OVERTIME IN FIELD SITUATION	21.7	16.8	10.1	8.5	3.6	4.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
VII OVERTIME MEAL ALLOWANCES:						
1. FIRST MEAL ALLOWANCE:						
-\$3.00 TO \$3.50:						
* -NO QUALIFYING PERIOD	.0	.0	.0	.0	.7	.4
* -AFTER 1 HOUR	.0	.0	.7	.1	1.5	.3
* -AFTER 2 HOURS	.0	.0	1.4	1.1	.7	6.2
-\$4.00 TO \$5.75:						
* -NO QUALIFYING PERIOD	1.7	.8	1.4	.5	1.5	1.3
* -AFTER 1 HOUR	.0	.0	1.4	3.9	2.2	.7
* -AFTER 2 HOURS	3.3	19.5	7.4	11.8	8.0	15.7
* -AFTER 3 HOURS	3.3	.7	2.7	.6	2.9	1.1
* -AFTER 4 HOURS	.0	.0	1.4	3.9	2.9	8.5
* -AFTER 5 HOURS	.0	.0	.7	.2	.7	.1
-\$6.00 TO \$7.75:						
* -AFTER 1 HOUR	1.7	1.4	.7	1.3	.7	.0
* -AFTER 2 HOURS	1.7	1.7	6.8	18.4	3.6	3.3
* -AFTER 3 HOURS	.0	.0	4.1	3.7	4.4	2.2
* -AFTER 4 HOURS	.0	.0	.7	.5	.7	.3
-\$8.00 TO \$8.50:						
* -AFTER 1 HOUR	.0	.0	.7	1.3	.7	.9
* -AFTER 2 HOURS	.0	.0	.7	3.8	1.5	1.8
* -AMOUNT VARIES	8.3	4.1	9.5	4.3	8.0	7.8
* -REASONABLE ACTUAL COST	15.0	14.5	10.8	4.1	6.6	2.0
* -MEAL PROVIDED BY EMPLOYER	6.7	11.5	7.4	4.1	12.4	12.0
-NO ALLOWANCE PAID	58.3	45.8	41.5	36.4	40.3	35.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN " * "

TABLE 25

INCIDENCE AND CHARACTERISTICS
CANADA
OVERTIME COMPENSATION
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
+ 2. SECOND MEAL ALLOWANCE:						
- \$2.50 TO \$3.25:						
- AFTER 4 HOURS	.0	.0	3.5	4.3	2.4	2.5
- AFTER 6 HOURS	.0	.0	.0	.0	1.2	.7
- \$4.00 TO \$5.75:						
- NO QUALIFYING PERIOD	.0	.0	1.2	.4	1.2	1.7
- AFTER 4 HOURS	8.0	36.2	3.5	16.4	4.9	8.4
- AFTER 5 HOURS	.0	.0	.0	.0	2.4	.9
- AFTER 6 HOURS	.0	.0	1.2	1.8	1.2	.0
- AFTER 7 HOURS	4.0	1.4	1.2	.4	1.2	.2
- \$6.00 TO \$7.75:						
- AFTER 1 HOUR	.0	.0	1.2	3.1	1.2	.5
- AFTER 4 HOURS	.0	.0	4.7	3.6	4.9	3.0
- \$8.00						
- AFTER 4 HOURS	.0	.0	1.2	5.9	1.2	1.9
- AFTER 6 HOURS	.0	.0	.0	.0	1.2	.9
- DISCRETIONARY	.0	.0	1.2	4.4	1.2	12.7
- AMOUNT VARIES	4.0	2.4	5.8	3.4	7.3	4.2
- REASONABLE ACTUAL COST	16.0	19.2	7.0	1.9	6.1	2.0
- MEAL PROVIDED BY EMPLOYER	12.0	20.5	5.8	4.3	12.2	10.9
- NO ALLOWANCE PAID	56.0	20.3	62.5	50.1	50.2	49.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "*"

26. SHIFT WORK COMPENSATION

Shift work compensation is additional compensation for work performed during hours differing from the regular daytime operations of the establishment. Table 26 represents data on compensation policies for evening and night shifts separately.

The Characteristics of this table show:

- I Approximate number of employees working shifts
- II Employees eligible for shift work compensation
- III Compensation formula and rate of premium
- IV Notice of change in scheduled shift
- V Shift changes posted
- VI Penalty for non compliance
- VII Compressed shift schedules
- VIII Days of consecutive shifts
- IX Frequency of weekends off
- X Paid time off in lieu of shift work compensation

EXPLANATORY NOTES

- II Six establishments compensate only "SOME EMPLOYEES WHO WORK ON SHIFTS"; four of these do so on the basis of position, one on the basis of level; another establishment only pays the premium to those employees working on evening and night shifts.
- III-1 Two establishments are reported under "VARIABLE DOLLAR AMOUNT". One establishment's premiums vary by position in the Management/Professional category, and by number of hours worked in the Office and Non-Office category. The other establishment's Management/Professional employees receive a per diem dollar amount, determined by the percentage of hours scheduled.

One establishment reports under "VARIABLE CENTS PER HOUR" for the Non-Office category that the premium varies by the number of hours worked.

Five establishments are reported under "OTHER FORMULA". One pays a weekly premium which varies by the combination of shifts worked in the Office category. The second establishment pays 5% to 15% of salary to the Office category dependent upon the hour the shift begins. The third establishment has a monthly fund which is divided among Management/Professional employees who worked shifts that month. The fourth establishment has built into the Management/Professional salary scales an additional amount which is determined by salary surveys. The fifth establishment pays a monthly premium based on the types of shifts worked that month for its Management/Professional category.

- III-2 Two establishments are reported under "VARIABLE DOLLAR AMOUNT". The first establishment's premiums vary by position in the Management/Professional category, and by number of hours worked in the Office and Non-Office category. The second establishment's Management/Professional employees receive a per diem dollar amount that is determined by the percentage of hours scheduled.

The establishment reporting under "VARIABLE CENTS PER HOUR" for the Non-Office category states the premium varies by the number of hours worked.

Five establishments are reported under "OTHER FORMULA". The first establishment pays a weekly premium which varies by the combination of shifts worked in the Office category. The second establishment pays 10.5% to 13.5% of salary to the Management/Professional employees. The third establishment has a monthly fund which is divided among Management/Professional employees who worked shifts. The fourth establishment has built an amount into the salaries of Management/Professional employees based upon a salary survey. The fifth establishment pays the Non-Office category eight hour's pay for every six hours worked.

- IV-1 Five establishments responded under "STATED IN HOURS". Four establishments reporting for Non-Office employees require 24 to 48 hour's notice for a temporary schedule change. One establishment reporting for Office and the Non-Office employees requires a 20-hour notice for a temporary schedule change.

Three establishments in the Office category and eight establishments in the Non-Office category whose data are found under "VARIABLE" report variable factors which determine shift change policies such as: union involvement either contractual terms or mutual agreement, reasonable notice, type of shift (four or eight days) or emergency situations.

- IV-2 One establishment responding under "OTHER" requires 20-hours notice for the Office and Non-Office employees.

Six establishments in the Non-Office category and one in the Office category responded under "VARIABLE". The factors present include: union involvement either contractual terms or mutual agreement, type of shift, or employee being informed during regular shift.

- V Of the five establishments responding under "OTHER", one establishment reporting for the Office and Non-Office categories requires prior discussion with their respective unions. In the establishments reporting for the Non-Office category, one requires a posting by Thursday or Friday of the preceding week, in another establishment, employees must be notified two hours before the end of the previous shift. A further establishment keeps changes to a minimum once a four-week posting period has lapsed. The last establishment reporting for all three categories requires three weeks notice for a permanent change and 23 hours notice for a temporary change.
- VI One establishment responding under "VARIABLE" has several union groups in the Non-Office category and a variety of non-compliance penalties are present.
- IX Of the two establishments whose data are found under "OTHER". The first establishment reporting for all three categories cannot schedule employees for more than two Sundays in a four-week period. The second establishment reporting for the Non-Office category schedules two days off after seven days worked.
- X In the establishment reporting for Office and Non-Office categories under "OTHER", time off may be taken at a mutually agreeable time.

TABLE 26

INCIDENCE AND CHARACTERISTICS
CANADA
SHIFT WORK COMPENSATION
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.
INCIDENCE - NUMBER						
SHIFT WORK COMPENSATED	26	24,149	79	57,086	110	97,438
NO SHIFT WORK	91	34,253	52	12,027	18	2,749
SHIFT WORK NOT COMPENSATED	32	15,123	18	9,686	12	1,950
TOTAL NUMBER	149	73,525	149	78,799	140	102,137
	PERCENT		PERCENT		PERCENT	
	ESTAB.	EMPL.	ESTAB.	EMPL.	ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
SHIFT WORK COMPENSATED	17.4	32.8	53.0	72.4	78.5	95.4
NO SHIFT WORK	61.1	46.6	34.9	15.3	12.9	2.7
SHIFT WORK NOT COMPENSATED	21.5	20.6	12.1	12.3	8.6	1.9
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
CHARACTERISTICS OF SHIFT WORK COMPENSATION						
I APPROXIMATE NUMBER OF EMPLOYEES WORKING SHIFTS:						
-0001 TO 0050	61.6	41.4	67.1	51.0	30.1	5.6
-0051 TO 0100	7.7	31.6	11.4	17.4	13.6	4.9
-0103 TO 0200	.0	.0	3.8	11.0	13.6	6.7
-0225 TO 0500	7.7	3.5	2.5	8.6	20.0	29.8
-0584 TO 0780	3.8	4.1	3.8	5.7	5.5	6.4
-0814 TO 1200	3.8	8.3	.0	.0	4.5	5.6
-1800 TO 2612	.0	.0	.0	.0	4.5	16.2
-5194	.0	.0	.0	.0	.9	7.2
-8300	.0	.0	.0	.0	.9	8.6
-DATA NOT AVAILABLE	15.4	11.1	11.4	6.3	6.4	9.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
II EMPLOYEE ELIGIBLE FOR SHIFT WORK COMPENSATION:						
-ALL EMPLOYEES WHO WORK ON SHIFTS	80.8	90.4	98.7	99.9	97.3	95.5
-SOME EMPLOYEES WHO WORK ON SHIFTS	19.2	9.6	1.3	.1	2.7	4.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 26

INCIDENCE AND CHARACTERISTICS
CANADA
SHIFT WORK COMPENSATION
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
III COMPENSATION FORMULA AND RATE OF PREMIUM:						
1. FOR EVENING SHIFT:						
-PERCENT OF SALARY:						
-3% TO 5%	15.9	10.7	5.1	2.7	3.6	4.5
-6% TO 8%	3.8	4.9	3.8	2.4	.0	.0
-10%	7.7	1.8	7.6	6.5	2.7	1.6
-15%	.0	.0	1.3	.6	.0	.0
-BUILT INTO SALARY:						
-4%	.0	.0	2.5	2.3	.0	.0
-10%	3.8	28.7	1.3	7.1	.9	1.2
-DOLLAR AMOUNT	.0	.0	3.8	8.7	1.8	.2
-DOLLARS PER WEEK:						
-\$12.00	.0	.0	1.3	1.1	.0	.0
-\$14.00	.0	.0	1.3	1.8	.0	.0
-\$15.00	3.8	.3	.0	.0	.0	.0
-\$20.00	3.8	8.0	1.3	.8	.0	.0
-\$25.00	.0	.0	1.3	1.4	.0	.0
-DOLLARS PER SHIFT:						
-\$1.20	.0	.0	1.3	2.5	.0	.0
-\$3.00 TO \$3.52	11.5	9.4	5.1	3.5	2.7	1.7
-\$3.80 TO \$4.00	.0	.0	2.5	2.8	.0	.0
-\$5.00	3.8	2.0	.0	.0	.0	.0
-\$8.00	.0	.0	1.3	3.6	.9	.9
-\$11.36	.0	.0	1.3	.7	.0	.0
-\$14.00	.0	.0	1.3	.1	.0	.0
-VARIABLE DOLLAR AMOUNT	7.7	4.5	1.3	1.4	.9	.8
-CENTS PER HOUR:						
-\$0.10 TO \$0.15	.0	.0	.0	.0	2.7	8.0
-\$0.22 TO \$0.28	3.8	.9	1.3	.4	7.3	3.0
-\$0.30 TO \$0.39	3.8	2.1	14.7	16.4	22.7	29.7
-\$0.40 TO \$0.49	3.8	1.3	13.9	9.4	24.7	19.7
-\$0.50 TO \$0.55	.0	.0	6.3	3.6	15.5	18.2
-\$0.60 TO \$0.69	3.8	2.9	5.1	7.5	7.3	4.7
-\$0.70 TO \$0.80	7.7	9.1	8.9	10.7	3.6	4.0
-\$1.00	3.8	8.3	1.3	.7	.9	1.3
-VARIABLE CENTS PER HOUR	.0	.0	.0	.0	.9	.2
-OTHER FORMULA	11.5	5.1	2.5	.6	.0	.0
-N/A, NO PREMIUM PAID FOR EVENING SHIFT	.0	.0	1.3	.7	.9	.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 26

INCIDENCE AND CHARACTERISTICS
CANADA
SHIFT WORK COMPENSATION
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
2. FOR NIGHT SHIFT:						
-PERCENT OF SALARY:						
-3% TO 5%	7.7	2.7	2.5	1.4	.9	.3
-6% TO 8%	7.7	11.9	2.5	1.6	.9	2.3
-10%	11.9	2.8	10.1	8.4	2.7	3.3
-15%	.0	.0	3.8	1.5	1.8	.6
-BUILT INTO SALARY:						
-4%	.0	.0	1.3	1.5	.0	.0
-7%	.0	.0	1.3	.8	.0	.0
-13%	3.8	28.7	1.3	7.1	.9	1.2
-DOLLAR AMOUNT	.0	.0	3.8	8.7	.9	.1
-DOLLARS PER WEEK:						
-\$12.00	.0	.0	1.3	1.1	.0	.0
-\$17.90	3.8	.3	.0	.0	.0	.0
-\$21.00	.0	.0	1.3	1.8	.0	.0
-\$25.00	.0	.0	1.3	1.4	.0	.0
-\$30.00	3.8	8.0	1.3	.8	.0	.0
-DOLLARS PER SHIFT:						
-\$2.00	.0	.0	1.3	2.5	.0	.0
-\$3.00	.0	.0	2.5	2.2	.0	.0
-\$3.38 TO \$3.80	7.7	8.6	2.5	1.1	1.8	1.5
-\$4.00 TO \$5.00	3.8	2.0	1.3	2.5	.0	.0
-\$5.39 TO \$5.90	3.8	.8	1.3	.5	.9	.2
-\$8.00	.0	.0	1.3	3.6	.9	.9
-\$11.36	.0	.0	1.3	.7	.0	.0
-VARIABLE DOLLAR AMOUNT	7.7	4.5	1.3	1.4	.9	.8
-CENTS PER HOUR:						
-\$0.10	.0	.0	.0	.0	.9	.3
-\$0.25	.0	.0	.0	.0	.9	7.2
-\$0.30	3.8	.9	1.3	.4	5.5	2.4
-\$0.31 TO \$0.38	.0	.0	5.1	11.7	9.1	15.1
-\$0.40 TO \$0.49	3.8	1.3	17.3	9.4	25.5	21.2
-\$0.50 TO \$0.59	3.8	2.1	7.6	5.8	15.5	17.5
-\$0.60 TO \$0.75	7.7	7.9	10.1	11.3	16.4	16.4
-\$0.80 TO \$1.00	7.7	12.4	6.3	8.0	4.5	4.5
-\$1.18	.0	.0	1.3	.9	.9	.2
-\$1.37	.0	.0	1.3	1.1	.0	.0
-VARIABLE CENTS PER HOUR	.0	.0	.0	.0	.9	.2
-OTHER FORMULA	11.5	5.1	1.3	.1	.9	2.9
-NO NIGHT SHIFTS WORKED	.0	.0	3.8	.7	6.4	.9
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 26

INCIDENCE AND CHARACTERISTICS
CANADA
SHIFT WORK COMPENSATION
JANUARY 1, 1988

MANAGEMENT/
PROFESSIONAL

OFFICE

NON-OFFICE

PERCENT
ESTAB. EMPL.

PERCENT
ESTAB. EMPL.

PERCENT
ESTAB. EMPL.

IV NOTICE OF CHANGE IN SCHEDULED SHIFT:

1. NUMBER OF DAYS OF NOTICE REQUIRED
FOR A TEMPORARY CHANGE IN THE SHIFT:

-1 DAY	15.4	40.4	17.7	32.8	28.2	31.9
-2 DAYS	7.7	15.1	2.5	1.9	6.4	6.6
-3 DAYS	.0	.0	2.5	1.0	9.1	9.2
-4 DAYS	.0	.0	1.3	.3	.9	.2
-5 DAYS	.0	.0	.0	.0	3.6	1.6
-7 DAYS	7.7	4.7	5.1	3.1	6.4	3.7
-10 TO 14 DAYS	7.7	12.4	2.5	2.8	.9	.8
-24 DAYS	.0	.0	.0	.0	.9	.4
-30 DAYS	.0	.0	2.5	4.2	.9	.9
-STATED IN HOURS	.0	.0	1.3	.8	4.5	11.0
-VARIABLE	.0	.0	3.8	5.6	7.3	8.0
-N/A, PERMANENT OR REGULARLY ROTATING SHIFTS	11.5	5.7	3.8	6.8	2.7	1.7
-ADVANCE NOTICE NOT REQUIRED	50.0	21.7	57.0	40.7	28.2	24.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

2. NUMBER OF DAYS OF NOTICE REQUIRED
FOR A PERMANENT CHANGE IN THE SHIFT:

-1 DAY	3.8	5.0	7.6	4.5	10.9	13.6
-2 DAYS	7.7	15.1	2.5	2.2	5.5	14.4
-3 DAYS	.0	.0	1.3	.7	5.5	2.2
-4 DAYS	.0	.0	.0	.0	.9	.1
-5 DAYS	7.7	6.8	1.3	.8	6.4	2.3
-6 DAYS	.0	.0	1.3	.7	1.8	1.1
-7 DAYS	7.7	32.5	12.7	31.7	12.7	13.8
-10 DAYS	.0	.0	.0	.0	1.8	1.9
-14 DAYS	7.7	12.4	3.8	3.3	3.6	8.0
-15 DAYS	.0	.0	.0	.0	.9	.0
-20 DAYS	.0	.0	1.3	2.1	.9	.8
-28 DAYS	.0	.0	1.3	1.5	.9	1.0
-30 DAYS	3.8	.8	5.1	8.3	3.6	2.4
-60 DAYS	.0	.0	1.3	.7	.9	1
-VARIABLE	.0	.0	1.3	.8	5.5	6.7
-N/A, PERMANENT OR REGULARLY ROTATING SHIFTS	26.9	18.3	21.5	19.0	20.9	19.6
-OTHER	.0	.0	1.3	1.1	.9	.9
-ADVANCE NOTICE NOT REQUIRED	34.7	9.1	36.4	22.6	16.4	11.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 26

INCIDENCE AND CHARACTERISTICS
CANADA
SHIFT WORK COMPENSATION
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
V SHIFT CHANGES POSTED:						
-PERMANENT CHANGE IN SHIFT:						
-1 TO 2 DAYS	.0	.0	1.3	1.0	.9	3.4
-4 TO 7 DAYS	3.8	.6	3.8	9.2	5.5	7.1
-10 DAYS	.0	.0	.0	.0	1.8	2.2
-14 DAYS	.0	.0	2.5	3.2	2.7	1.7
-28 DAYS	.0	.0	1.3	1.5	2.7	2.6
-30 DAYS	.0	.0	.0	.0	.9	.1
-60 DAYS	3.8	2.1	1.3	.7	.9	.1
-BOTH PERMANENT AND TEMPORARY CHANGE IN SHIFT:						
-1 TO 3 DAYS	3.8	5.0	3.8	1.2	7.3	7.6
-5 TO 7 DAYS	3.8	.8	8.9	12.3	9.1	13.0
-9 TO 10 DAYS	.0	.0	1.3	2.5	1.8	.3
-14 DAYS	7.7	12.4	2.5	1.8	.9	.8
-21 DAYS	.0	.0	.0	.0	.9	.2
-30 DAYS	.0	.0	2.5	4.2	1.8	1.3
-OTHER	3.8	1.3	2.5	.6	4.5	7.3
-N/A, NO POSTING REQUIREMENTS	73.3	77.8	68.3	61.8	58.3	52.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
VI PENALTY FOR NON COMPLIANCE:						
-YES	15.4	14.3	20.3	26.8	25.5	32.4
-VARIABLE	.0	.0	.0	.0	.9	4.9
-NO	19.2	13.2	15.2	11.2	20.9	12.6
-NO POSTING REQUIREMENT	65.4	72.5	64.5	62.0	52.7	50.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
VII COMPRESSED SHIFT SCHEDULES:						
-YES	34.6	34.1	22.8	32.8	11.8	24.7
-N/A NO COMPRESSED WORK WEEK	61.6	58.9	65.8	51.1	74.6	61.7
-NO	3.8	7.0	11.4	16.1	13.6	13.6
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
VIII DAYS OF CONSECUTIVE SHIFTS:						
-4 TO 6 DAYS	11.5	14.3	20.3	17.1	16.4	11.6
-7 DAYS	19.2	18.0	10.1	10.4	9.1	8.1
-10 TO 12 DAYS	.0	.0	3.8	2.9	4.5	1.5
-28 TO 30 DAYS	3.8	7.0	1.3	1.2	1.8	2.5
-NO POLICY	65.5	60.7	64.5	68.4	68.2	76.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
IX FREQUENCY OF WEEKENDS OFF:						
-ONE IN TWO	19.2	21.2	7.6	4.0	7.3	7.3
-ONE IN THREE	3.8	1.3	2.5	.4	3.6	4.3
-ONE IN FOUR	3.8	.3	3.8	1.7	4.5	1.4
-ONE IN FIVE	.0	.0	.0	.0	.9	1.5
-THIRTEEN IN FIFTY-TWO	.0	.0	1.3	.7	.0	.0
-FIFTEEN IN FIFTY-TWO	.0	.0	.0	.0	.9	.3
-OTHER	3.8	.6	1.3	.7	1.8	.9
-NO WEEK-END WORK	11.5	29.6	21.5	19.4	30.0	16.3
-NO POLICY	57.9	47.0	62.0	73.1	51.0	68.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 26

INCIDENCE AND CHARACTERISTICS
CANADA
SHIFT WORK COMPENSATION
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB. EMPL.		PERCENT ESTAB. EMPL.		PERCENT ESTAB. EMPL.	
X PAID TIME OFF IN LIEU OF SHIFT WORK COMPENSATION:						
-AT EMPLOYEE'S OPTION	.0	.0	.0	.0	.9	.3
-AT MANAGEMENT DISCRETION	.0	.0	2.5	.7	.9	.1
-OTHER	.0	.0	1.3	2.2	.9	1.5
-NOT PERMITTED	100.0	100.0	96.2	97.1	97.3	98.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

27. CALL BACK PAY

Call back pay is additional compensation provided for the recall to work of an off-duty employee. This compensation is separate and distinct from overtime compensation.

The Characteristics of Table 27 show:

- I Minimum guaranteed compensation on a normal working day
- II Minimum guaranteed compensation on days of rest or holidays
- III Basis of calculation of hours worked on call back
- IV Additional compensation to cover transportation costs

EXPLANATORY NOTES

The minimum amount of call back pay described here is calculated in straight-time hours for employees who are recalled to work. For example, if guaranteed minimum call back is paid for two hours at 1.5T, the response has been recorded as three hours.

- I For data recorded under "OTHER METHOD OF COMPENSATION", one establishment guarantees its Office employees compensation equal to four hours at the applicable overtime rate. Another establishment has a set rate of \$9.00 per call back for its Non-Office employees.
- II Sixteen establishments are reported under "OTHER METHOD OF COMPENSATION". Fifteen of these guarantee compensation at one rate for call back on Saturdays and a higher rate on Sundays and holidays. The 16th establishment has a set rate of \$9.00 per call back.

TABLE 27

INCIDENCE AND CHARACTERISTICS
CANADA
CALL-BACK PAY
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.
INCIDENCE - NUMBER						
CALL-BACK COMPENSATED	20	21,001	73	44,213	117	92,996
NO CALL-BACK DUTY	66	26,570	49	24,973	17	1,766
CALL-BACK NOT COMPENSATED	63	25,954	27	9,613	6	7,375
TOTAL NUMBER	149	73,525	149	78,799	140	102,137

	PERCENT ESTAB.		PERCENT ESTAB.		PERCENT ESTAB.	
	EMPL.		EMPL.		EMPL.	
INCIDENCE - PERCENTAGE						
CALL-BACK COMPENSATED	13.4	28.6	49.0	56.1	83.6	91.1
NO CALL-BACK DUTY	44.3	36.1	32.9	31.7	12.1	1.7
CALL-BACK NOT COMPENSATED	42.3	35.3	18.1	12.2	4.3	7.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

CHARACTERISTICS OF CALL-BACK COMPENSATION

I MINIMUM GUARANTEED COMPENSATION ON A
NORMAL WORKING DAY:

-AT STRAIGHT-TIME PAY:

-1.5 HOURS	.0	.0	1.4	.1	.0	.0
-2.0 HOURS	5.0	.5	5.5	2.6	1.7	1.6
-3.0 HOURS	30.0	27.1	13.7	10.5	9.4	3.6
-4.0 HOURS	45.0	44.6	42.3	45.1	50.4	56.4
-4.5 TO 5.5 HOURS	10.0	16.0	21.9	26.6	17.1	15.6
-6.0 HOURS	10.0	11.8	9.6	7.3	16.2	15.4
-6.5 TO 7.0 HOURS	.0	.0	1.4	2.4	.9	3.0
-8.0 HOURS	.0	.0	1.4	2.9	3.4	4.3
-OTHER METHOD OF COMPENSATION	.0	.0	1.4	1.8	.9	.1
-N/A, NO CALL-BACK ON A NORMAL WORKING DAY	.0	.0	1.4	.7	.0	.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

II MINIMUM GUARANTEED COMPENSATION ON
DAYS OF REST OR HOLIDAYS:

-SAME AS ON A NORMAL DAY

-AT STRAIGHT-TIME PAY:

-2.0 TO 3.0 HOURS	.0	.0	2.7	1.3	1.7	.7
-4.0 TO 5.0 HOURS	.0	.0	2.7	1.0	2.6	.7
-6.0 HOURS	5.0	1.5	1.4	.2	1.7	1.2
-8.0 HOURS	.0	.0	1.4	3.5	1.7	.3
-11.6 HOURS	.0	.0	1.4	.9	.9	.3
-GUARANTEE VARIES BY FIRST OR SECOND DAY OF REST	.0	.0	1.4	.3	6.8	4.0
-OTHER METHOD OF COMPENSATION	5.0	3.4	8.2	8.9	8.5	4.4
-N/A, NO CALL-BACK ON DAYS OF REST OR HOLIDAYS	.0	.0	.0	.0	2.6	1.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 27

INCIDENCE AND CHARACTERISTICS
CANADA
CALL-BACK PAY
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
III BASIS OF CALCULATION OF HOURS WORKED ON CALL-BACK:						
-PORTAL TO PORTAL BASIS	30.0	57.6	20.5	32.7	11.1	13.3
-TIME SPENT AT WORK SITE	70.0	42.4	74.0	63.5	82.0	83.5
-PORTAL TO COMPLETION OF JOB BASIS	.0	.0	5.5	3.8	6.0	3.1
-OTHER BASIS	.0	.0	.0	.0	.9	.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
IV ADDITIONAL COMPENSATION TO COVER TRANSPORTATION COSTS:						
-PROVIDED	40.0	64.6	35.6	38.7	22.2	25.4
-DISCRETIONARY	.0	.0	1.4	.2	.9	.3
-NOT PROVIDED	60.0	35.4	63.0	61.1	76.9	74.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

28. STAND-BY PAY

Stand-by pay is additional compensation for time when specifically designated employees are required to be available for duty outside their normal working hours.

The Characteristics reported in Table 28 show:

- I Compensation for stand-by on a normal working day
- II Compensation for stand-by on days of rest or holiday
- III Call back of employee on stand-by

EXPLANATORY NOTES

- I-1 The Management/Professional employees in two establishments reporting information under "OTHER WAYS" are compensated for stand-by on a normal working day with an equal amount of time off.
- I-2 Three establishments reported information under "OTHER DOLLAR FORMULA". One establishment responding for the Management/Professional and Office categories reports that the amount varies according to the employees' salary. The second establishment divides a monthly amount of money among employees in the Management/Professional category scheduled for standby. The third establishment pays its Management/Professional employees \$500.00 for one week of 100 hours on stand-by.
- I-3 One establishment reported information under "OTHER HOURS OF PAY FORMULA" for its Office employees of one half hour of pay per four hours of stand-by.
- II-1 One establishment reporting for the Non-Office employees under "IN OTHER WAYS" grants three hours pay only on weekends, and not on statutory holidays.
- II-2 One establishment reported information for Non-Office employees under "OTHER DOLLAR PER DAY FORMULA". In this case the formula is \$12 for 8 hours stand-by on weekends and \$16 for 8 hours stand-by on holidays.

One establishment which reported information under "OTHER" pays its Non-office employees \$63 per week for stand-by on normal working days and compensates with an extra \$25 if a holiday occurs in a week of stand-by duty.
- II-3 Two establishments report information under "OTHER HOURS OF PAY FORMULA". The first establishment reporting for Office employees compensates at a rate of four hours of pay per weekend on stand-by. The second establishment reporting for Office and Non-Office employees compensates its staff at a rate of one hour of pay for every six hours of stand-by.

TABLE 28

INCIDENCE AND CHARACTERISTICS
CANADA
STAND-BY PAY
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.
INCIDENCE - NUMBER						
STAND-BY COMPENSATED	23	23,232	24	27,735	26	25,185
NO STAND-BY DUTY	96	38,239	102	40,388	91	56,013
STAND-BY NOT COMPENSATED	30	12,054	23	10,676	23	20,939
TOTAL NUMBER	149	73,525	149	78,799	140	102,137
	PERCENT ESTAB. EMPL.		PERCENT ESTAB. EMPL.		PERCENT ESTAB. EMPL.	
INCIDENCE - PERCENTAGE						
STAND-BY COMPENSATED	15.4	31.6	16.1	35.2	18.6	24.7
NO STAND-BY DUTY	64.5	52.0	68.5	51.3	65.0	54.8
STAND-BY NOT COMPENSATED	20.1	16.4	15.4	13.5	16.4	20.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

CHARACTERISTICS OF STAND-BY COMPENSATION

I COMPENSATION FOR STAND-BY ON A NORMAL
WORKING DAY:

1. COMPENSATION FORMULA EXPRESSED IN:						
* -DOLLARS AND CENTS	56.5	48.8	62.5	62.1	57.7	46.6
** -HOURS OF PAY	34.8	48.9	33.3	36.8	38.5	51.9
-OTHER WAYS	8.7	2.3	.0	.0	.0	.0
-N/A, NO STAND-BY ON NORMAL WORKING DAYS	.0	.0	4.2	1.1	3.8	1.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "*"

++-PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "***"

TABLE 28

INCIDENCE AND CHARACTERISTICS
CANADA
STAND-BY PAY
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
+ 2. FORMULA - DOLLARS AND CENTS ONLY:						
-DOLLARS PER HOUR:						
-\$0.55	.0	.0	6.7	3.6	6.7	5.6
-\$1.00	23.0	25.7	6.7	2.5	6.7	6.6
-\$1.25	7.7	17.6	6.7	2.5	6.7	10.7
-\$1.40	.0	.0	.0	.0	6.7	2.1
-\$2.00 TO \$2.10	15.4	20.0	6.7	6.9	6.7	7.0
-DOLLARS PER SHIFT:						
-\$9.00	.0	.0	.0	.0	6.7	.5
-\$10.00	.0	.0	13.1	14.3	6.7	7.1
-\$10.40	7.7	1.6	13.3	10.3	13.1	5.4
-\$12.00	.0	.0	.0	.0	6.7	5.6
-DOLLARS PER DAY (16 TO 24 HOUR PERIOD):						
-\$5.00	.0	.0	6.7	3.1	.0	.0
-\$10.00 TO \$10.11	.0	.0	13.3	33.9	13.3	42.8
-\$14.00	.0	.0	6.7	1.2	.0	.0
-\$25.00	7.7	10.6	.0	.0	.0	.0
-DOLLARS PER WEEK:						
-\$40.00	.0	.0	6.7	2.0	.0	.0
-\$45.00	.0	.0	.0	.0	6.7	4.6
-\$60.00 TO \$63.00	.0	.0	.0	.0	13.3	2.0
-\$100.00	.0	.0	6.7	.3	.0	.0
-\$125.00	7.7	4.5	.0	.0	.0	.0
-\$141.00	7.7	3.3	.0	.0	.0	.0
-OTHER DOLLAR FORMULA	23.1	16.7	6.7	19.4	.0	.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
++ 3. FORMULA - HOURS OF PAY ONLY:						
-HOURS OF PAY PER SHIFT:						
-1.00 HOUR OF PAY	25.0	10.9	12.5	18.9	20.0	12.3
-1.50 HOURS OF PAY	12.5	60.7	12.5	39.7	10.0	9.0
-HOURS OF PAY PER DAY (16 TO 24 HOUR PERIOD):						
-1.00 HOUR OF PAY	.0	.0	25.0	8.2	.0	.0
-1.50 HOURS OF PAY	25.0	6.6	12.5	5.5	10.0	11.3
-2.00 HOURS OF PAY	12.5	6.3	.0	.0	10.0	4.7
-3.00 HOURS OF PAY	12.5	10.3	12.5	8.5	10.0	7.5
-HOURS OF PAY PER WEEK:						
-6.00 TO 6.50 HOURS OF PAY	12.5	5.2	12.5	16.8	20.0	43.2
-7.50 HOURS OF PAY	.0	.0	.0	.0	10.0	7.2
-8.00 HOURS OF PAY	.0	.0	.0	.0	10.0	4.8
-OTHER HOURS OF PAY FORMULA	.0	.0	12.5	2.4	.0	.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN " " "

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INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN " " " "

TABLE 28

INCIDENCE AND CHARACTERISTICS
CANADA
STAND-BY PAY
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
II COMPENSATION FOR STAND-BY ON A DAY OF REST OR HOLIDAY:						
1. COMPENSATION FORMULA EXPRESSED:						
-SAME AS ON A NORMAL WORKING DAY	69.6	77.7	54.2	59.3	50.0	34.3
* -IN DOLLARS AND CENTS	13.0	13.0	20.8	25.6	30.8	32.9
** -IN HOURS OF PAY	17.4	9.3	20.8	13.2	15.4	31.3
-IN OTHER WAYS	.0	.0	.0	.0	3.8	1.5
-NO STANDBY ON DAYS OF REST AND HOLIDAYS	.0	.0	4.2	1.9	.0	.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 2. FORMULA - DOLLARS AND CENTS ONLY:						
-CENTS PER HOUR:						
-\$0.65	.0	.0	20.0	8.7	12.5	8.0
-\$1.50	33.4	16.9	.0	.0	.0	.0
-\$1.75	33.3	66.1	20.0	6.0	12.5	15.2
-DOLLARS PER DAY (16 TO 24 HOUR PERIOD):						
-\$12.50	.0	.0	20.0	28.9	12.5	10.5
-\$16.00	.0	.0	.0	.0	12.5	.7
-\$17.50	.0	.0	.0	.0	12.5	6.5
-\$22.30 TO \$22.60	.0	.0	20.0	53.6	12.5	49.9
-\$25.00	33.3	17.0	.0	.0	.0	.0
-\$35.00	.0	.0	20.0	2.8	.0	.0
-OTHER DOLLAR PER DAY FORMULA	.0	.0	.0	.0	12.5	8.0
-OTHER	.0	.0	.0	.0	12.5	1.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
++ 3. FORMULA - HOURS OF PAY ONLY:						
-HOURS OF PAY PER SHIFT:						
-1.00 HOUR OF PAY	25.0	32.5	.0	.0	25.0	3.4
-2.00 HOURS OF PAY	25.0	27.7	20.0	8.6	.0	.0
-HOURS OF PAY PER DAY (16 TO 24 HOUR PERIOD):						
-2.00 HOURS OF PAY	25.0	32.8	.0	.0	.0	.0
-3.00 HOURS OF PAY	25.0	7.0	40.0	19.0	25.0	18.7
-8.00 HOURS OF PAY	.0	.0	.0	.0	25.0	60.9
-OTHER HOURS OF PAY FORMULA	.0	.0	40.0	72.4	25.0	17.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "**"

++-PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "***"

TABLE 28

INCIDENCE AND CHARACTERISTICS
CANADA
STAND-BY PAY
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
III CALL-BACK OF EMPLOYEE ON STAND-BY:						
-RECEIVES STAND-BY AND CALL-BACK PAY	47.8	65.2	75.0	66.9	73.1	74.1
-RECEIVES STAND-BY PAY ONLY	34.8	20.2	12.5	14.6	11.5	3.7
-RECEIVES CALL-BACK PAY ONLY	17.4	14.6	12.5	18.5	15.4	22.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

29. PAY FOR REGULARLY SCHEDULED WEEKEND WORK

Data included in Table 29 pertain to those establishments that have work scheduled on Saturdays and/or Sundays on a regular basis and provide premium pay to employees who work on those days.

The Characteristics presented in Table 29 show:

- I Employees eligible for compensation
- II Premium rate for work on Saturday
- III Premium rate for work on Sunday
- IV Higher premium for Sunday work when both Saturday and Sunday worked.

EXPLANATORY NOTES

- II Of the establishments providing data under "OTHER FORMULA" one reporting for Management/Professional staff provides a monthly dollar amount. A second establishment reporting for Management/Professional pays \$32.00 per day, plus normal daily salary. Another establishment reports for the Office and Non-Office categories that employees scheduled to work ten days over a two-week period and which includes at least 3 3/4 to 4 hours on each successive weekend are paid 1.5T extra for all hours worked between midnight Friday and midnight Sunday. One establishment reporting for the Non-Office category compensates employees 1/2 hour extra pay for work on Saturday while on Sunday employees work one hour less for the same daily rate. The final establishment reporting for the Non-Office category compensates employees who work 12 hours with 20 hours' pay.
- III All of the Characteristics in the details above also apply for work on a Sunday. In addition one establishment providing data for all three categories reports that the employees receive the greater of one dollar per hour, or 10% of salary.

TABLE 29

INCIDENCE AND CHARACTERISTICS
CANADA
PAY FOR REGULARLY SCHEDULED WEEKEND WORK
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.
INCIDENCE - NUMBER						
REGULARLY SCHEDULED WEEKEND WORK COMPENSATED	11	12,519	21	20,701	42	44,896
REGULARLY SCHEDULED WEEKEND WORK NOT COMPENSATED	30	16,789	41	30,691	53	41,161
NO REGULARLY SCHEDULED WEEKEND WORK	108	44,217	87	27,407	45	16,080
TOTAL NUMBER	149	73,525	149	78,799	140	102,137
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
REGULARLY SCHEDULED WEEKEND WORK COMPENSATED	7.4	17.0	14.1	26.3	30.0	44.0
REGULARLY SCHEDULED WEEKEND WORK NOT COMPENSATED	20.1	22.8	27.5	38.9	37.9	40.3
NO REGULARLY SCHEDULED WEEKEND WORK	72.5	60.2	58.4	34.8	32.1	15.7
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
CHARACTERISTICS OF COMPENSATION						
I EMPLOYEES ELIGIBLE FOR COMPENSATION:						
-ALL EMPLOYEES WHO REGULARLY WORK SATURDAYS AND/OR SUNDAYS	90.9	92.5	100.0	100.0	92.9	97.3
-SOME EMPLOYEES WHO REGULARLY WORK SATURDAYS AND/OR SUNDAYS	9.1	7.5	.0	.0	7.1	2.7
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
II PREMIUM RATE FOR WORK ON SATURDAY:						
-PERCENT OF SALARY:						
-3% FOR ALL HOURS	.0	.0	4.8	2.7	.0	.0
-13% FOR ALL HOURS	.0	.0	4.8	18.4	2.4	9.2
-25% FOR ALL HOURS	.0	.0	4.8	7.1	7.1	3.8
-50% FOR ALL HOURS	18.2	55.8	9.5	20.0	14.3	4.6
-DOLLARS PER HOUR:						
-\$0.25 TO \$0.45	.0	.0	4.8	1.2	4.8	1.9
-\$0.50 TO \$0.60	9.1	16.0	4.8	2.1	7.1	7.4
-\$1.10	.0	.0	4.8	3.0	2.4	1.5
-\$1.75	.0	.0	.0	.0	2.4	1.4
-\$3.00	.0	.0	.0	.0	2.4	1.5
-DOLLARS PER SHIFT:						
-\$6.85 TO \$7.50	9.1	7.5	4.8	3.9	2.4	1.7
-BUILT INTO SALARY	9.1	1.1	.0	.0	.0	.0
-OTHER FORMULA	18.2	6.4	4.8	1.1	7.1	1.8
-NO PREMIUM PAID FOR SATURDAY WORK	36.3	13.2	47.3	40.2	45.2	64.8
-NO SATURDAY WORK ON A REGULAR BASIS	.0	.0	4.8	.3	2.4	.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 29

INCIDENCE AND CHARACTERISTICS
CANADA
PAY FOR REGULARLY SCHEDULED WEEKEND WORK
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
III PREMIUM RATE FOR WORK ON SUNDAY:						
-PERCENT OF SALARY:						
-5% FOR ALL HOURS	.0	.0	4.8	2.7	.0	.0
-13% FOR ALL HOURS	.0	.0	4.8	18.4	2.4	9.2
-50% FOR ALL HOURS	18.2	5.0	23.6	25.8	40.5	27.6
-100% FOR ALL HOURS	18.2	55.8	9.5	20.0	9.5	3.8
-DOLLARS PER HOUR:						
-\$0.25 TO \$0.40	.0	.0	4.8	1.2	4.8	16.9
-\$0.50 TO \$0.80	9.1	16.0	4.8	2.1	9.5	8.8
-\$1.00 TO \$1.25	9.1	1.8	9.5	2.5	9.5	3.6
-\$1.55 TO \$2.25	.0	.0	14.3	3.7	11.9	7.2
-\$4.50	.0	.0	4.8	.9	2.4	2.5
-DOLLARS PER SHIFT:						
-\$2.80	.0	.0	4.8	7.0	.0	.0
-BUILT INTO SALARY	9.1	1.1	.0	.0	.0	.0
-OTHER FORMULA	27.2	12.8	9.5	11.8	9.5	20.4
-NO SUNDAY WORK ON A REGULAR BASIS	9.1	7.5	4.8	3.9	.0	.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
IV HIGHER PREMIUM FOR SUNDAY WORK WHEN BOTH SATURDAY AND SUNDAY WORKED:						
-YES	18.2	59.0	19.0	31.8	23.8	15.5
-EMPLOYEES WORK ONLY SATURDAY OR SUNDAY ON A REGULAR BASIS	18.2	13.9	33.3	37.0	23.8	43.8
-NO	63.6	27.1	47.7	31.2	52.4	40.7
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

30. ACTING PAY

Acting pay is an additional compensation received by an employee who formally assumes for a temporary period of time the duties and responsibilities of a position having a higher maximum rate of pay than the position held by the employee.

The Characteristics presented in Table 30 show:

- I Employees eligible for acting pay
- II Basis of eligibility for acting pay
- III Qualifying period for acting pay
- IV Compensation retroactive to beginning of the qualifying period

EXPLANATORY NOTES

- II The establishment reporting under "OTHER" for the Office category indicated employees must be unionized in order to qualify for acting pay.
- III Three establishments provided information under "OTHER PERIOD". One establishment compensates its Office employees after four hours per week and the Non-Office employees after eight hours per week for a higher level position or five days if acting in a management position. The second establishment reporting for the Office and Non-Office categories compensates employees on a discretionary basis upon recommendation of the supervisor. The third establishment compensates its Office employees after ten days for the first acting period and two days for subsequent acting periods.

TABLE 30

INCIDENCE AND CHARACTERISTICS
CANADA
ACTING PAY
JANUARY 1, 1988

	MANAGEMENT / PROFESSIONAL		OFFICE		NON-OFFICE	
	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.
INCIDENCE - NUMBER						
EXTRA DUTIES COMPENSATED	41	34,096	80	59,324	111	86,658
EXTRA DUTIES NOT COMPENSATED	90	32,638	57	16,474	25	12,556
NO EXTRA DUTIES	18	6,791	12	3,001	4	2,923
TOTAL NUMBER	149	73,525	149	78,799	140	102,137
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
EXTRA DUTIES COMPENSATED	27.5	46.4	53.6	75.3	79.2	84.8
EXTRA DUTIES NOT COMPENSATED	60.4	44.4	38.3	20.9	17.9	12.3
NO EXTRA DUTIES	12.1	9.2	8.1	3.8	2.9	2.9
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
CHARACTERISTICS OF COMPENSATION FOR EXTRA DUTIES						
I EMPLOYEES ELIGIBLE FOR ACTING PAY:						
-ALL EMPLOYEES WHO UNDERTAKE EXTRA DUTIES	68.3	74.3	88.7	89.0	99.1	98.9
* -SOME EMPLOYEES WHO UNDERTAKE EXTRA DUTIES	31.7	25.7	11.3	11.0	.9	1.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+II BASIS OF ELIGIBILITY FOR ACTING PAY:						
-BY POSITION LEVEL	69.2	72.4	66.7	94.3	100.0	100.0
-DISCRETIONARY	30.8	27.6	22.2	3.1	.0	.0
-OTHER	.0	.0	11.1	2.6	.0	.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "*"

TABLE 30

INCIDENCE AND CHARACTERISTICS
CANADA
ACTING PAY
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
III QUALIFYING PERIOD FOR ACTING PAY:						
* -1 HOUR	2.4	.4	1.3	.2	4.5	4.4
* -2 HOURS	.0	.0	2.5	1.4	.9	1.5
* -3 HOURS	.0	.0	1.3	.3	.9	.3
* -HALF A DAY	.0	.0	1.3	.7	3.6	1.5
* -1.0 WORKING DAY	12.2	21.0	16.3	25.9	13.5	14.5
* -2.0 WORKING DAYS	2.4	.1	2.5	.3	1.8	.3
* -3.0 WORKING DAYS	2.4	.5	5.0	6.7	.0	.0
* -5.0 WORKING DAYS	4.9	3.0	12.5	9.6	3.6	1.5
* -10.0 WORKING DAYS	4.9	9.1	3.8	3.6	.0	.0
* -14.0 WORKING DAYS	2.4	.1	.0	.0	.9	.4
* -15.0 WORKING DAYS	.0	.0	3.8	1.0	.0	.0
* -17.0 WORKING DAYS	.0	.0	1.3	7.8	.9	.1
* -20.0 WORKING DAYS	12.2	16.4	1.3	.2	.0	.0
* -25.0 WORKING DAYS	4.9	4.3	1.3	1.4	.0	.0
* -30.0 WORKING DAYS	4.9	8.2	2.5	1.8	1.8	.5
* -40.0 WORKING DAYS	2.4	.4	1.3	1.1	.9	.1
* -60.0 WORKING DAYS	2.4	5.0	2.5	2.0	.0	.0
* -1 MONTH	2.4	.4	.0	.0	.0	.0
* -3 MONTHS	4.9	1.0	.0	.0	.0	.0
* -6 MONTHS	2.4	.2	1.3	.2	.0	.0
* -OTHER PERIOD	.0	.0	3.8	5.2	1.8	10.5
-N/A, ADDITIONAL COMPENSATION IS PAID IMMEDIATELY	17.3	12.6	24.4	16.4	61.3	63.9
-N/A, NO FORMAL POLICY	14.6	17.3	10.0	14.2	3.6	.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+IV COMPENSATION RETROACTIVE TO BEGINNING OF THE QUALIFYING PERIOD:						
-YES	89.3	88.6	86.5	79.3	92.3	72.2
-NO	10.7	11.4	13.5	20.7	7.7	27.8
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN " * "

MISCELLANEOUS POLICIES AND PRACTICES

- SECTION 31: SEVERANCE PAY PLANS AND RETIREMENT ALLOWANCES
- SECTION 32: MEMBERSHIP FEES
- SECTION 33: REMOVAL EXPENSES ON EMPLOYER-INITIATED TRANSFER
- SECTION 34: REMOVAL EXPENSE POLICY ON RECRUITMENT OF NEW EMPLOYEES

31. SEVERANCE PAY PLANS AND RETIREMENT ALLOWANCES

Severance pay and retirement allowances are cash payments or paid leave granted to employees upon termination of employment for various reasons, or upon retirement. These payments are in addition to any payment for earned vacation or accumulated sick leave credits that were not taken by the employee. Payments that are, in fact, return of contributions made to pension or retirement saving programs are also excluded.

The Characteristics of Table 31 show:

- I Severance pay granted on resignation
- II Severance pay granted on lay-off due to technological change
- III Severance pay granted on disappearance of a function due to lack of work or reorganization
- IV Severance pay granted for redundancies resulting from plant relocation or closure
- V Severance pay granted on lay-off (for reasons other than technological change, disappearance of a function due to lack of work or reorganization and redundancies resulting from plant relocation or closure)
- VI Severance pay granted on dismissal for cause
- VII Severance pay granted on death
- VIII Severance pay granted on dismissal for incapacity (physically or mentally)
- IX Severance pay granted on dismissal for incompetence
- X Severance pay granted on retirement due to disability
- XI Severance pay granted on retirement
- XII Severance pay granted on early retirement
- XIII Severance pay granted for other circumstances

EXPLANATORY NOTES

- I Of the two establishments providing data under "VARIABLE SEVERANCE ALLOWANCE BASED ON MONTHS/YEARS OF SERVICE", the first reports that all employees who resign after completion of ten years continuous service receive three months' pay and an additional one-fifth of one month's salary for each subsequent year of service up to a maximum of six months' salary. The second, reporting for its Non-Office

employees, grants a graduated allowance as follows: between one and three years of service, one week; between three and five, one and a half weeks; between five and seven, two weeks; between seven and ten, three weeks; ten years of service, four weeks; eleven and over, 4 weeks plus half a week for each additional year in excess of ten years.

The establishment providing data under "OTHER FORMULA" to describe its policy applicable to all three categories of employees, stated the compensation would vary according to the yearly absence record of each individual.

- II The establishments providing data under "VARIABLE SEVERANCE ALLOWANCE BASED ON MONTHS/YEARS OF SERVICE" and "VARIABLE SEVERANCE ALLOWANCE BASED ON AGE, YEARS OF SERVICE AND SALARY GRADE OR A COMBINATION OF THE ABOVE" reported a wide variety of formulae for determining allowances. The most commonly used formulae provided an incremental or fixed allowance based on service or a combination of age, service and salary. Reported allowances may vary from half a week to two weeks per year of service with maximums ranging from 12 to 52 weeks in total.

Two establishments are reported under "OTHER FORMULA". The first indicated Management/Professional and Office employees are compensated according to a confidential formula; the Bureau was unable to obtain this information. The second provides Non-Office employees with 15 years of service and age 50, a choice of being relocated or their names added to a special call-back list. Employee may also select an allowance of up to 24 weeks' pay based on his/her years of service.

One establishment providing data for Management/Professional and Office employees and another one reporting for Management/Professional employees only under "PERCENTAGE OF SALARY" allow 2% per year of service to a maximum of six months' salary if earnings are less than UIC maximum insurable earnings and 4% per year of service to a maximum of 12 months' salary if earnings are more than the UIC maximum insurable earnings. This allowance is granted after three years of service and is applicable in cases of lay-off due to technological change, disappearance of a function due to lack of work or reorganization and redundancies resulting from plant relocation or closure.

- III Details on establishments providing data under "VARIABLE SEVERANCE ALLOWANCE BASED ON MONTHS/YEARS OF SERVICE", "VARIABLE SEVERANCE ALLOWANCE BASED ON AGE, YEARS OF SERVICE AND SALARY GRADE OR A COMBINATION OF THE ABOVE" and "PERCENTAGE OF SALARY", are generally described in II above.

Two establishments are reported under "OTHER FORMULA". The first indicated Management/Professional and Office employees are compensated according to a confidential formula and could not reveal the information. The second reporting for its Non-Office employees grants one week's pay for each six months of service to a maximum of 28 weeks.

- IV Details on establishments reporting data under "VARIABLE SEVERANCE ALLOWANCE BASED ON MONTHS/YEARS OF SERVICE", "VARIABLE SEVERANCE ALLOWANCE BASED ON AGE, YEARS OF SERVICE AND SALARY GRADE OR A COMBINATION OF THE ABOVE" and "PERCENTAGE OF SALARY" are generally described in II above.

Details on the two establishments reporting under "OTHER FORMULA" are found in III above.

- V Details on establishments reporting data under "VARIABLE SEVERANCE ALLOWANCE BASED ON MONTHS/YEARS OF SERVICE", "VARIABLE SEVERANCE ALLOWANCE BASED ON AGE, YEARS OF SERVICE AND SALARY GRADE OR A COMBINATION OF THE ABOVE" and "PERCENTAGE OF SALARY" are generally described in II above.

The establishment reported under "OTHER FORMULA" compensates Management/Professional and Office employees according to a confidential formula and could not reveal the information.

- VI The establishment providing data under "VARIABLE SEVERANCE ALLOWANCE BASED ON MONTHS/YEARS OF SERVICE" for its Management/Professional employees has a graduated allowance as follows: less than one year of service, 1 week; 1 to 5 years, 3 weeks; 5 to 10 years, 6 weeks; 10 to 25 years, 11 weeks; 25 years and over, 12 weeks.

One establishment reporting under "VARIABLE SEVERANCE ALLOWANCE BASED ON AGE, YEARS OF SERVICE AND SALARY GRADE OR A COMBINATION OF THE ABOVE" compensates all three categories of employees according to a formula which is based on years of service, type of work and management discretion.

- VII Of the two establishments providing data for Management/Professional, Office and Non-Office employees under "VARIABLE SEVERANCE ALLOWANCE BASED ON MONTHS/YEARS OF SERVICE", one grants three months' salary plus one-fifth of a month for every additional year of service to a maximum of six months' salary to employees who have at least three years of service. The second applies the following formula: 10 years of service, 1 month; 10 to 15 years, 2 months; 15 to 20 years, 3 months; 20 to 25 years, 4 months; 25 to 30 years, 5 months; 30 years and more, 6 months.

The establishment reporting under "VARIABLE SEVERANCE ALLOWANCE BASED ON AGE, YEARS OF SERVICE AND SALARY GRADE OR A COMBINATION OF THE ABOVE" grants all employees with more than 10 years of service an amount which is based on the unused accumulated sick leave credits.

Four establishments reported data under "OTHER FORMULA". One of these grants all employees \$1,000 severance pay in the event of death. The second compensates Non-Office employees with the full salary for the month of death while the third gives Office and Non-Office employees one times their salary upon death. A fourth establishment grants Management/Professional employees the balance of the pay period plus one additional pay period.

- VIII The establishment reporting under "OTHER FORMULA" for their Management/Professional, Office and Non-Office employees has a credit system which is based on sick leave utilization. Employees are permitted to draw from these vested credits at retirement, dismissal for incapacity (physical or mental) and for incompetence.

Details concerning establishments reporting data under "VARIABLE SEVERANCE ALLOWANCE BASED ON MONTHS/YEARS OF SERVICE" and "VARIABLE SEVERANCE ALLOWANCE BASED ON AGE, YEARS OF SERVICE AND SALARY GRADE OR A COMBINATION OF THE ABOVE" are the same as those reported in II above.

- IX For details on establishments listed under "VARIABLE SEVERANCE ALLOWANCE BASED ON MONTHS/YEARS OF SERVICE" and "VARIABLE SEVERANCE ALLOWANCE BASED ON AGE, YEARS OF SERVICE AND SALARY GRADE OR A COMBINATION OF THE ABOVE" refer to II above.

The establishment reporting for Non-Office employees under "OTHER FORMULA" pays one week of salary for each five months of service.

- X Of the three establishments providing data under "VARIABLE SEVERANCE ALLOWANCE BASED ON MONTHS/YEARS OF SERVICE", one provides all three categories of employees with one month's pay after 15 years of service, two months' pay after 20 years and three months' after 25 years. The second grants all employees a variable number of days per year of service whereas the third, reporting data for Management/Professional and Office employees only, provides two weeks' pay after three months of service plus one week's pay for every year of service up to ten years and two weeks' pay for every year after ten years.

Details on establishments reporting data under "VARIABLE SEVERANCE ALLOWANCE BASED ON AGE, YEARS OF SERVICE AND SALARY GRADE OR A COMBINATION OF THE ABOVE" are generally described in II above.

Details on the establishment reporting under "OTHER FORMULA" are found in VIII above.

- XI Details on establishments reporting data under "VARIABLE SEVERANCE ALLOWANCE BASED ON MONTHS/YEARS OF SERVICE" and "VARIABLE SEVERANCE ALLOWANCE BASED ON AGE, YEARS OF SERVICE AND SALARY GRADE OR A COMBINATION OF THE ABOVE" are the same as those reported in II above.

Two establishments are reporting data under "OTHER FORMULA" for all three categories of employees. The first has a credit system which is based on employees sick leave utilization. Employees are permitted to draw from these vested credits at retirement, dismissal for incapacity (physical or mental) and for incompetence. The second grants 20% of six months of the employee's pension plus the payment of unused sick leave.

- XII Please refer to II above for details on establishments providing data under "VARIABLE SEVERANCE ALLOWANCE BASED ON MONTHS/YEARS OF SERVICE" and "VARIABLE SEVERANCE ALLOWANCE BASED ON AGE, YEARS OF SERVICE AND SALARY GRADE OR A COMBINATION OF THE ABOVE".

Of the three establishments reporting under "OTHER FORMULA", one has a credit system which is based on sick leave utilization. Management/Professional, Office and Non-Office employees are permitted to draw from these vested credits at retirement, dismissal for incapacity (physical or mental) and for incompetence. Another compensates all employees according to the following formula:

<u>Age at retirement</u>	<u>Lump sum payment</u>
64	20% of annual salary
63	40% of annual salary
62	60% of annual salary
61	80% of annual salary
55 to 60	100% of annual salary

The third does not compensate employees upon voluntary retirement but if the retirement is involuntary then all employees concerned would be granted two weeks per year of service to a maximum of 52 weeks.

TABLE 31

INCIDENCE AND CHARACTERISTICS
CANADA
SEVERANCE PAY PLANS AND RETIREMENT ALLOWANCES
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	NUMBER		NUMBER		NUMBER	
	ESTAB.	EMPL.	ESTAB.	EMPL.	ESTAB.	EMPL.
INCIDENCE - NUMBER						
FORMAL PLAN PROVIDED	66	38,202	67	44,621	66	48,352
UNWRITTEN PRACTICE ONLY	48	18,220	41	15,720	17	6,828
NO PLAN PROVIDED	35	17,103	41	18,458	57	46,957
TOTAL NUMBER	149	73,525	149	78,799	140	102,137
	PERCENT		PERCENT		PERCENT	
	ESTAB.	EMPL.	ESTAB.	EMPL.	ESTAB.	EMPL.
INCIDENCE - PERCENTAGE						
FORMAL PLAN PROVIDED	44.3	51.9	45.0	56.7	47.2	47.3
UNWRITTEN PRACTICE ONLY	32.2	24.8	27.5	19.9	12.1	6.7
NO PLAN PROVIDED	23.5	23.3	27.5	23.4	40.7	46.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
CHARACTERISTICS OF PLAN PROVIDED						
I SEVERANCE PAY GRANTED ON RESIGNATION:						
-VARIABLE SEVERANCE ALLOWANCE						
BASED ON MONTHS/YEARS OF SERVICE	1.5	1.3	1.5	.9	3.0	.8
-OTHER FORMULA	1.5	3.1	1.5	3.1	1.5	3.5
-NOT GRANTED	97.0	95.6	97.0	96.0	95.5	95.7
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

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INCIDENCE AND CHARACTERISTICS
CANADA
SEVERANCE PAY PLANS AND RETIREMENT ALLOWANCES
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
II SEVERANCE PAY GRANTED ON LAY-OFF DUE TO TECHNOLOGICAL CHANGE:						
-UNIFORM NO. OF DAYS OF PAY PER YEAR OF SERVICE:						
-STATED IN DAYS:						
-2.0 DAYS	1.5	.5	1.5	.3	3.0	2.3
-6.0 DAYS	.0	.0	.0	.0	1.5	.3
-STATED IN WEEKS:						
-1.0 WEEK	10.6	6.1	16.4	10.6	21.2	26.7
-1.5 WEEKS	3.0	2.7	.0	.0	.0	.0
-2.0 WEEKS	6.1	1.8	4.5	2.6	7.6	3.0
-STATED IN MONTHS:						
-0.5 MONTH	1.5	.5	1.5	.1	.0	.0
-1.0 MONTH	6.1	13.8	4.5	5.8	4.5	12.4
-UNIFORM NO. OF DAYS OF PAY:						
-STATED IN WEEKS:						
-2.0 WEEKS	1.5	.2	1.5	.2	.0	.0
-16.0 WEEKS	1.5	3.2	1.5	8.5	1.5	8.5
-VARIABLE SEVERANCE ALLOWANCE BASED ON MONTHS/YEARS OF SERVICE	12.1	15.0	16.4	18.8	15.2	11.6
-FLAT DOLLAR AMOUNT PER YEAR OF SERVICE:						
-\$180	.0	.0	.0	.0	1.5	.6
-VARIABLE SEVERANCE ALLOWANCE BASED ON AGE, YEARS OF SERVICE AND SALARY GRADE OR A COMBINATION OF THE ABOVE	7.6	2.6	7.5	3.7	3.0	2.7
-OTHER FORMULA	1.5	.1	1.5	.1	1.5	.8
-PERCENTAGE OF SALARY	3.0	3.4	1.5	1.9	.0	.0
-DISCRETIONARY	6.1	3.0	4.5	2.4	1.5	.0
-UNWRITTEN PRACTICE	6.1	3.5	6.0	6.0	4.5	1.6
-NOT GRANTED	31.8	43.6	31.2	39.0	33.5	29.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 31

INCIDENCE AND CHARACTERISTICS
CANADA
SEVERANCE PAY PLANS AND RETIREMENT ALLOWANCES
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
III SEVERANCE PAY GRANTED ON DISAPPEARANCE OF A FUNCTION DUE TO LACK OF WORK OR REORGANIZATION:						
-UNIFORM NO. OF DAYS OF PAY PER YEAR OF SERVICE:						
-STATED IN DAYS:						
-2.0 DAYS	1.5	.5	1.5	.3	1.5	1.8
-6.0 DAYS	.0	.0	.0	.0	1.5	.3
-STATED IN WEEKS:						
-1.0 WEEK	9.1	5.5	16.4	10.3	19.7	24.2
-1.5 WEEKS	3.0	2.7	.0	.0	.0	.0
-2.0 WEEKS	7.6	3.1	6.0	3.5	6.1	2.9
-STATED IN MONTHS:						
-0.5 MONTH	1.5	.5	1.5	.1	.0	.0
-1.0 MONTH	6.1	13.8	4.5	5.8	4.5	12.4
-UNIFORM NO. OF DAYS OF PAY:						
-STATED IN WEEKS:						
-2.0 WEEKS	1.5	.2	1.5	.2	.0	.0
-16.0 WEEKS	1.5	3.2	1.5	8.5	1.5	8.5
-STATED IN MONTHS:						
-12 MONTHS	1.5	3.5	.0	.0	.0	.0
-VARIABLE SEVERANCE ALLOWANCE BASED ON MONTHS/YEARS OF SERVICE	16.7	16.8	22.4	25.8	19.7	14.1
-VARIABLE SEVERANCE ALLOWANCE BASED ON AGE, YEARS OF SERVICE AND SALARY GRADE OR A COMBINATION OF THE ABOVE	7.6	2.6	7.5	3.5	3.0	2.7
-OTHER FORMULA	1.5	.1	1.5	.1	1.5	.2
-PERCENTAGE OF SALARY	3.0	3.4	1.5	1.9	.0	.0
-DISCRETIONARY	9.1	5.0	6.0	3.0	1.5	.0
-UNWRITTEN PRACTICE	4.5	2.7	4.5	4.3	4.5	1.6
-NOT GRANTED	24.3	36.4	23.7	32.7	35.0	31.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 31

INCIDENCE AND CHARACTERISTICS
CANADA
SEVERANCE PAY PLANS AND RETIREMENT ALLOWANCES
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
IV SEVERANCE PAY GRANTED FOR REDUNDANCIES RESULTING FROM PLANT RELOCATION OR CLOSURE:						
-UNIFORM NO. OF DAYS OF PAY PER YEAR OF SERVICE:						
-STATED IN DAYS:						
-2.0 DAYS	3.0	.6	3.0	.4	4.5	2.9
-6.0 DAYS	.0	.0	.0	.0	1.5	.3
-STATED IN WEEKS:						
-1.0 WEEK	9.1	5.5	14.9	9.7	19.7	26.0
-1.5 WEEKS	3.0	2.7	.0	.0	.0	.0
-2.0 WEEKS	7.6	3.1	6.0	3.5	6.1	2.9
-STATED IN MONTHS:						
-0.5 MONTH	1.5	.5	1.5	.1	.0	.0
-1.0 MONTH	4.5	8.0	4.5	5.8	4.5	12.4
-UNIFORM NO. OF DAYS OF PAY:						
-STATED IN WEEKS:						
-2.0 WEEKS	1.5	.2	1.5	.2	.0	.0
-16.0 WEEKS	1.5	3.2	1.5	8.5	1.5	8.5
-STATED IN MONTHS:						
-12 MONTHS	1.5	3.5	.0	.0	.0	.0
-VARIABLE SEVERANCE ALLOWANCE BASED ON MONTHS/YEARS OF SERVICE	15.2	15.4	20.9	19.7	18.2	12.9
-VARIABLE SEVERANCE ALLOWANCE BASED ON AGE, YEARS OF SERVICE AND SALARY GRADE OR A COMBINATION OF THE ABOVE	6.1	2.4	6.0	1.9	1.5	.8
-OTHER FORMULA	1.5	.1	1.5	.1	1.5	.2
-PERCENTAGE OF SALARY	3.0	3.4	1.5	1.9	.0	.0
-DISCRETIONARY	6.1	3.0	4.5	2.4	1.5	.0
-UNWRITTEN PRACTICE	6.1	4.0	6.0	6.2	6.1	3.6
-NOT GRANTED	28.8	44.4	26.7	39.6	33.4	29.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 31

INCIDENCE AND CHARACTERISTICS
CANADA
SEVERANCE PAY PLANS AND RETIREMENT ALLOWANCES
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
V SEVERANCE PAY GRANTED ON LAY-OFF (FOR REASONS OTHER THAN TECHNOLOGICAL CHANGE, DISAPPEARANCE OF A FUNCTION DUE TO LACK OF WORK OR REORGANIZATION AND REDUNDANCIES RESULTING FROM PLANT RELOCATION OR CLOSURE):						
-UNIFORM NO. OF DAYS OF PAY PER YEAR OF SERVICE:						
-STATED IN DAYS:						
-2.0 DAYS	1.5	.5	1.5	.3	1.5	1.8
-STATED IN WEEKS:						
-1.0 WEEK	12.1	6.3	14.9	7.4	19.7	24.5
-1.5 WEEKS	3.0	2.7	.0	.0	.0	.0
-2.0 WEEKS	4.5	1.5	4.5	3.2	4.5	2.7
-STATED IN MONTHS:						
-0.5 MONTH	1.5	.5	1.5	.1	.0	.0
-1.0 MONTH	4.5	12.4	3.0	5.4	3.0	2.7
-UNIFORM NO. OF DAYS OF PAY:						
-STATED IN WEEKS:						
-2.0 WEEKS	1.5	.2	1.5	.2	.0	.0
-16.0 WEEKS	1.5	3.2	1.5	8.5	1.5	8.5
-VARIABLE SEVERANCE ALLOWANCE BASED ON MONTHS/YEARS OF SERVICE	7.6	7.2	11.9	13.9	10.6	10.4
-VARIABLE SEVERANCE ALLOWANCE BASED ON AGE, YEARS OF SERVICE AND SALARY GRADE OR A COMBINATION OF THE ABOVE	7.6	3.8	7.5	2.8	1.5	1.3
-OTHER FORMULA	1.5	.1	1.5	.1	.0	.0
-PERCENTAGE OF SALARY	3.0	3.4	1.5	1.9	.0	.0
-DISCRETIONARY	4.5	1.1	3.0	1.5	1.5	.0
-UNWRITTEN PRACTICE	3.0	2.8	3.0	3.5	1.5	.2
-NOT GRANTED	42.7	54.3	43.2	51.2	54.7	47.9
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
VI SEVERANCE PAY GRANTED ON DISMISSAL FOR CAUSE:						
-UNIFORM NO. OF DAYS OF PAY PER YEAR OF SERVICE:						
-STATED IN WEEKS:						
-2.0 WEEKS	1.5	18.1	1.5	9.1	1.5	2.4
-UNIFORM NO. OF DAYS OF PAY:						
-STATED IN WEEKS:						
-2.0 WEEKS	1.5	.2	1.5	.2	.0	.0
-VARIABLE SEVERANCE ALLOWANCE BASED ON MONTHS/YEARS OF SERVICE	1.5	.1	.0	.0	.0	.0
-VARIABLE SEVERANCE ALLOWANCE BASED ON AGE, YEARS OF SERVICE AND SALARY GRADE OR A COMBINATION OF THE ABOVE	1.5	.0	1.5	.0	1.5	.0
-UNWRITTEN PRACTICE	1.5	.2	1.5	2.3	1.5	2.0
-NOT GRANTED	92.5	81.4	94.0	88.4	95.5	95.6
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 31

INCIDENCE AND CHARACTERISTICS
CANADA
SEVERANCE PAY PLANS AND RETIREMENT ALLOWANCES
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
VII SEVERANCE PAY GRANTED ON DEATH:						
-UNIFORM NO. OF DAYS OF PAY PER YEAR OF SERVICE:						
-STATED IN DAYS:						
-2.0 DAYS	1.5	1.8	1.5	1.3	1.5	3.1
-STATED IN WEEKS:						
-0.5 WEEK	1.5	2.6	1.5	1.0	1.5	1.6
-2.0 WEEKS	1.5	.2	1.5	.3	.0	.0
-UNIFORM NO. OF DAYS OF PAY:						
-STATED IN DAYS:						
-5.0 DAYS	.0	.0	.0	.0	1.5	.3
-STATED IN WEEKS:						
-1.0 WEEK	1.5	.2	1.5	.1	.0	.0
-2.0 WEEKS	1.5	5.8	3.0	3.4	1.5	1.0
-6.0 WEEKS	.0	.0	.0	.0	1.5	.7
-STATED IN MONTHS:						
-1.0 MONTH	4.5	4.6	4.5	4.3	3.0	2.5
-VARIABLE SEVERANCE ALLOWANCE BASED ON MONTHS/YEARS OF SERVICE	3.0	5.0	3.0	4.5	3.0	.8
-VARIABLE SEVERANCE ALLOWANCE BASED ON AGE, YEARS OF SERVICE AND SALARY GRADE OR A COMBINATION OF THE ABOVE	1.5	.5	1.5	1.9	1.5	2.0
-OTHER FORMULA	3.0	.8	3.0	1.4	4.5	1.5
-UNWRITTEN PRACTICE	3.0	.7	3.0	.8	3.0	.1
-NOT GRANTED	77.5	77.8	76.0	81.0	77.5	86.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
VIII SEVERANCE PAY GRANTED ON DISMISSAL FOR INCAPACITY (PHYSICALLY OR MENTALLY):						
-UNIFORM NO. OF DAYS OF PAY PER YEAR OF SERVICE:						
-STATED IN WEEKS:						
-2.0 WEEKS	1.5	.0	1.5	.0	1.5	.1
-UNIFORM NUMBER OF DAYS OF PAY:						
-STATED IN WEEKS:						
-2.0 WEEKS	1.5	.2	1.5	.2	1.5	.5
-16.0 WEEKS	1.5	3.2	1.5	8.5	1.5	8.5
-OTHER FORMULA	1.5	3.1	1.5	3.1	1.5	3.5
-VARIABLE SEVERANCE ALLOWANCE BASED ON MONTHS/YEARS OF SERVICE	7.6	5.5	7.5	5.1	4.5	2.9
-VARIABLE SEVERANCE ALLOWANCE BASED ON AGE, YEARS OF SERVICE AND SALARY GRADE OR A COMBINATION OF THE ABOVE	1.5	.0	1.5	.0	1.5	.0
-DISCRETIONARY	3.0	1.0	1.5	.4	1.5	1.8
-UNWRITTEN PRACTICE	7.6	12.9	9.0	16.4	4.5	.9
-NOT GRANTED	74.3	74.1	74.5	66.3	82.0	81.8
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 31

INCIDENCE AND CHARACTERISTICS
CANADA
SEVERANCE PAY PLANS AND RETIREMENT ALLOWANCES
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
IX SEVERANCE PAY GRANTED ON DISMISSAL FOR INCOMPETENCE:						
-UNIFORM NO. OF DAYS OF PAY PER YEAR OF SERVICE:						
-STATED IN DAYS:						
-1.5 DAYS	1.5	.2	1.5	2.3	.0	.0
-2.0 DAYS	1.5	.1	1.5	.1	1.5	.6
-STATED IN WEEKS:						
-1.0 WEEK	1.5	.7	1.5	1.0	1.5	13.0
-2.0 WEEKS	3.0	18.1	3.0	9.1	3.0	2.6
-STATED IN MONTHS:						
-1.0 MONTH	.0	.0	1.5	4.6	1.5	1.8
-UNIFORM NUMBER OF DAYS OF PAY:						
-STATED IN WEEKS:						
-2.0 WEEKS	1.5	.2	1.5	.2	1.5	.5
-16.0 WEEKS	1.5	3.2	1.5	8.5	1.5	8.5
-STATED IN MONTHS:						
-1.0 MONTH	1.5	.5	1.5	.1	.0	.0
-VARIABLE SEVERANCE ALLOWANCE BASED ON MONTHS/YEARS OF SERVICE	9.1	8.0	9.0	8.1	6.1	2.9
-VARIABLE SEVERANCE ALLOWANCE BASED ON AGE, YEARS OF SERVICE AND SALARY GRADE OR A COMBINATION OF THE ABOVE	3.0	.2	3.0	.2	1.5	.0
-OTHER FORMULA	.0	.0	.0	.0	1.5	2.0
-DISCRETIONARY	4.5	8.6	3.0	9.6	3.0	2.0
-UNWRITTEN PRACTICE	4.5	3.4	4.5	3.9	3.0	.5
-NOT GRANTED	66.9	56.8	67.0	52.3	74.4	65.6
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 31

INCIDENCE AND CHARACTERISTICS
CANADA
SEVERANCE PAY PLANS AND RETIREMENT ALLOWANCES
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
X SEVERANCE PAY GRANTED ON RETIREMENT DUE TO DISABILITY:						
-UNIFORM NO. OF DAYS OF PAY PER YEAR OF SERVICE:						
-STATED IN DAYS:						
-1.0 DAY	1.5	1.4	1.5	2.9	1.5	.2
-2.0 DAYS	1.5	1.8	1.5	1.3	1.5	3.1
-3.0 DAYS	1.5	.5	1.5	.8	1.5	.5
-STATED IN WEEKS:						
-0.5 WEEK	1.5	2.6	1.5	1.0	1.5	1.6
-1.0 WEEK	.0	.0	1.5	4.6	1.5	1.8
-UNIFORM NO. OF DAYS OF PAY:						
-STATED IN WEEKS:						
-10.0 WEEKS	1.5	.2	1.5	.2	1.5	.5
-STATED IN MONTHS:						
-1.0 MONTH	1.5	.0	1.5	.0	1.5	.1
-VARIABLE SEVERANCE ALLOWANCE BASED ON MONTHS/YEARS OF SERVICE	4.5	1.4	4.5	1.5	3.0	2.6
-FLAT DOLLAR AMOUNT PER YEAR OF SERVICE:						
-\$20	1.5	5.1	1.5	2.7	1.5	1.7
-VARIABLE SEVERANCE ALLOWANCE BASED ON AGE, YEARS OF SERVICE AND SALARY GRADE OR A COMBINATION OF THE ABOVE	3.0	.5	3.0	2.0	3.0	2.0
-OTHER FORMULA	1.5	3.1	1.5	3.1	1.5	3.5
-UNWRITTEN PRACTICE	1.5	.1	1.5	.0	1.5	.3
-NOT GRANTED	79.0	83.3	77.5	79.9	79.0	82.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 31

INCIDENCE AND CHARACTERISTICS
CANADA
SEVERANCE PAY PLANS AND RETIREMENT ALLOWANCES
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
XI SEVERANCE PAY GRANTED ON RETIREMENT:						
-UNIFORM NO. OF DAYS OF PAY PER YEAR OF SERVICE:						
-STATED IN DAYS:						
-1.0 DAY	1.5	1.4	1.5	2.9	1.5	.2
-2.0 DAYS	3.0	1.9	3.0	1.5	3.0	3.3
-3.0 DAYS	1.5	.5	1.5	.8	1.5	.5
-STATED IN WEEKS:						
-0.5 WEEK	1.5	2.6	1.5	1.0	1.5	1.6
-1.0 WEEK	3.0	1.4	4.5	7.0	4.5	1.9
-UNIFORM NO. OF DAYS OF PAY:						
-STATED IN WEEKS:						
-10.0 WEEKS	1.5	.2	1.5	.2	1.5	.5
-STATED IN MONTHS:						
-1.0 MONTH	4.5	.9	4.5	.8	1.5	.1
-VARIABLE SEVERANCE ALLOWANCE BASED ON MONTHS/YEARS OF SERVICE	10.6	9.7	10.4	16.5	12.1	5.8
-FLAT DOLLAR AMOUNT PER YEAR OF SERVICE:						
-\$20	1.5	5.1	1.5	2.7	1.5	1.7
-\$75	1.5	.2	1.5	2.3	1.5	2.0
-\$100	1.5	.2	1.5	.2	1.5	.4
-VARIABLE SEVERANCE ALLOWANCE BASED ON AGE, YEARS OF SERVICE AND SALARY GRADE OR A COMBINATION OF THE ABOVE	3.0	.5	3.0	2.0	3.0	2.0
-OTHER FORMULA	3.0	3.9	3.0	3.9	3.0	3.6
-UNWRITTEN PRACTICE	1.5	5.8	1.5	3.3	3.0	1.8
-NOT GRANTED	60.9	65.7	59.6	54.9	59.4	74.6
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 31

INCIDENCE AND CHARACTERISTICS
CANADA
SEVERANCE PAY PLANS AND RETIREMENT ALLOWANCES
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
XII SEVERANCE PAY GRANTED ON EARLY RETIREMENT:						
-UNIFORM NO. OF DAYS OF PAY PER YEAR OF SERVICE:						
-STATED IN DAYS:						
-1.0 DAY	1.5	1.4	1.5	2.9	1.5	.2
-2.0 DAYS	3.0	1.9	3.0	1.5	3.0	3.3
-3.0 DAYS	1.5	.5	1.5	.8	1.5	.5
-STATED IN WEEKS:						
-0.5 WEEK	1.5	2.6	1.5	1.0	1.5	1.6
-1.0 WEEK	3.0	1.4	3.0	2.4	3.0	.1
-2.0 WEEKS	1.5	18.1	1.5	9.1	1.5	2.4
-UNIFORM NO. OF DAYS OF PAY:						
-STATED IN WEEKS:						
-10.0 WEEKS	1.5	.2	1.5	.2	1.5	.5
-STATED IN MONTHS:						
-1.0 MONTH	1.5	.0	1.5	.0	1.5	.1
-VARIABLE SEVERANCE ALLOWANCE BASED ON MONTHS/YEARS OF SERVICE	10.6	8.0	11.9	15.5	13.6	5.4
-FLAT DOLLAR AMOUNT PER YEAR OF SERVICE:						
-\$15	.0	.0	.0	.0	1.5	.6
-\$20	1.5	5.1	1.5	2.7	1.5	1.7
-\$75	1.5	.2	1.5	2.3	1.5	2.0
-\$100	1.5	.2	1.5	.2	1.5	.4
-VARIABLE SEVERANCE ALLOWANCE BASED ON AGE, YEARS OF SERVICE AND SALARY GRADE OR A COMBINATION OF THE ABOVE	3.0	.5	3.0	2.0	3.0	2.0
-OTHER FORMULA	4.5	9.3	4.5	5.5	4.5	5.4
-DISCRETIONARY	6.1	2.7	4.5	2.0	.0	.0
-UNWRITTEN PRACTICE	1.5	5.8	1.5	3.3	1.5	1.0
-NOT GRANTED	54.8	42.1	55.1	48.6	56.4	72.8
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
XIII SEVERANCE PAY GRANTED FOR OTHER CIRCUMSTANCES:						
-DISCRETIONARY	.0	.0	.0	.0	1.5	.2
-NOT GRANTED	100.0	100.0	100.0	100.0	98.5	99.8
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

32. MEMBERSHIP FEES

Some establishments subsidize memberships or pay registration fees for those employees who need to register with or be members of a provincial or governing body. In most instances this benefit is provided because the maintenance of the employees' professional status or certification is essential for the performance of the job. This may apply to such professions as engineer, architect, actuary, lawyer, nurse and accountant.

The characteristics of table 32 present:

I Reimbursement of Membership/Registration Fees

EXPLANATORY NOTES

- I In the 12 different establishments granting reimbursement reported under "DISCRETIONARY" it may be the granting or the percentage granted or both that is discretionary.

One establishment reporting "OTHER" for their Management/Professional and for their Office employees will only reimburse for the second license or membership fee that is a requirement of the position. The other establishment reporting for their Management/Professional category under "OTHER" limits reimbursement to a maximum of \$250.

TABLE 32

INCIDENCE AND CHARACTERISTICS
CANADA
MEMBERSHIP FEES
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.
INCIDENCE - NUMBER						
PROFESSIONAL MEMBERSHIP REQUIRED	136	69,970	18	6,326	7	9,786
PROFESSIONAL MEMBERSHIP NOT REQUIRED	10	3,317	6	2,108	4	1,596
N/A, NO PROFESSIONAL EMPLOYEES	3	238	125	70,365	129	90,755
TOTAL NUMBER	149	73,525	149	78,799	140	102,137
	PERCENT ESTAB. EMPL.		PERCENT ESTAB. EMPL.		PERCENT ESTAB. EMPL.	
INCIDENCE - PERCENTAGE						
PROFESSIONAL MEMBERSHIP REQUIRED	91.3	95.2	12.1	8.0	5.0	9.6
PROFESSIONAL MEMBERSHIP NOT REQUIRED	6.7	4.5	4.0	2.7	2.9	1.6
N/A, NO PROFESSIONAL EMPLOYEES	2.0	.3	83.9	89.3	92.1	88.8
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
EMPLOYERS CONTRIBUTION						
I REIMBURSEMENT OF MEMBERSHIP/REGISTRATION FEES:						
-100%	66.1	50.9	66.6	44.4	57.1	13.4
-VARIES BY PROFESSION	3.7	5.5	.0	.0	.0	.0
-DISCRETIONARY	7.4	4.8	11.1	4.4	14.3	.0
-OTHER	1.5	1.4	5.6	4.9	.0	.0
-NOT REIMBURSED	21.3	37.4	16.7	46.3	28.6	86.6
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

33. REMOVAL EXPENSES ON EMPLOYER-INITIATED TRANSFER

In this benefit we investigate, in depth, the policies and provisions that apply in the event of employer-initiated transfers. Data presented are based only on establishments having a formal removal policy.

Table 33 presents Characteristics under the following headings:

- I Employees eligible for compensation
- II House hunting trips
- III Housing assistance
- IV Payment of moving expenses
- V Payment of family travel costs
- VI Temporary living expenses at destination
- VII Length of service required to avoid repayment of relocation expenses
- VIII Other types of financial assistance for relocation expenses.

EXPLANATORY NOTES

III-1-F Two establishments reported under "OTHER". One establishment reporting for the Management/Professional and Office categories stated that the taxes and maintenance would be paid under the home disposal plan, if this option was taken; if not, four months expenses would be paid in full and three months at 50%. The second establishment reporting for the Management/Professional category would pay expenses only if they were not being duplicated at the new residence.

IV-7 Of the two establishments reporting under "OTHER", one responding for all three categories stated that recreational equipment would be shipped only in lieu of a second automobile. The second establishment reporting for Management/Professional and Office categories will only pay for recreational equipment if it fits in the moving van.

V-4 Three establishments responded under "OTHER FORMULAE". One establishment reporting for all three categories pays a flat dollar amount equivalent to public transportation costs. The second establishment reporting for Management/Professional and Office employees will pay for the gas, rather than a kilometer allowance. The third establishment reporting for Management/ Professional employees will pay the equivalent of a one-way air fare.

Seventeen establishments responded under the heading "VARIABLE". The following table outlines the various factors considered when paying differing kilometer allowances:

<u>Factors</u>	<u>Management/ Professional</u>	<u>Office</u>	<u>Non- Office</u>
Number of kilometers driven	9	6	4
Province of departure and arrival	5	4	2
Number of car cylinders	3	3	1

- VII One establishment reporting for all three categories responded under "VARIABLE" for the length of service required to avoid repayment of relocation expenses. Their policy is 12 months for incidental expenses and 5 years for mortgage loans.

TABLE 33

INCIDENCE AND CHARACTERISTICS
CANADA
REMOVAL EXPENSES ON
EMPLOYER-INITIATED TRANSFER
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	NUMBER		NUMBER		NUMBER	
	ESTAB.	EMPL.	ESTAB.	EMPL.	ESTAB.	EMPL.
INCIDENCE - NUMBER						
COMPENSATED FORMALLY	87	41,828	64	42,905	34	35,335
UNWRITTEN PRACTICE	24	5,955	14	2,971	11	4,230
N/A, NO EMPLOYER-INITIATED TRANSFERS	27	18,987	49	22,240	68	48,696
NOT COMPENSATED	11	6,755	22	10,683	27	13,876
TOTAL NUMBER	149	73,525	149	78,799	140	102,137
INCIDENCE - PERCENTAGE						
	PERCENT		PERCENT		PERCENT	
	ESTAB.	EMPL.	ESTAB.	EMPL.	ESTAB.	EMPL.
COMPENSATED FORMALLY	58.4	56.9	42.9	54.4	24.3	34.6
UNWRITTEN PRACTICE	16.1	8.1	9.4	3.8	7.9	4.1
N/A, NO EMPLOYER-INITIATED TRANSFERS	18.1	25.8	32.9	28.2	48.5	47.7
NOT COMPENSATED	7.4	9.2	14.8	13.6	19.3	13.6
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
CHARACTERISTICS OF FORMAL COMPENSATION						
I EMPLOYEES ELIGIBLE FOR COMPENSATION:						
-ALL EMPLOYEES WHO ARE SUBJECT TO TRANSFER	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
II HOUSE HUNTING TRIPS:						
1. FINANCIAL ASSISTANCE TO EMPLOYEE:						
* -PROVIDED	96.6	96.5	92.2	84.6	85.3	81.6
-NOT PROVIDED	3.4	3.5	7.8	15.4	14.7	18.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "*"

TABLE 33

INCIDENCE AND CHARACTERISTICS
CANADA
REMOVAL EXPENSES ON
EMPLOYER-INITIATED TRANSFER
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
+ 2. NUMBER OF TRIPS AND TOTAL DURATION:						
-1 TRIP, OF 2 TO 4 DAYS	8.3	4.8	11.9	14.1	17.2	31.9
-1 TRIP, OF 5 DAYS	13.1	17.9	13.6	28.1	13.8	12.6
-1 TRIP, OF 7 DAYS	6.0	3.6	6.8	3.4	6.9	18.9
-1 TRIP, OF 14 DAYS	2.4	.2	.0	.0	.0	.0
-1 TRIP, OF 56 DAYS	1.2	17.1	1.7	11.2	3.4	4.1
-2 TRIPS, OF 2 TO 5 DAYS	14.3	19.5	13.6	9.6	10.3	5.6
-2 TRIPS, OF 6 TO 10 DAYS	14.3	9.8	13.6	11.2	10.3	4.3
-1 TRIP, NUMBER OF DAYS DISCRETIONARY	2.4	4.1	3.4	3.3	6.9	14.1
-2 TRIPS, NUMBER OF DAYS DISCRETIONARY	3.6	.4	3.4	4.0	3.4	.2
-3 TRIPS, OF 3 TO 5 DAYS	1.2	1.5	1.7	1.4	.0	.0
-3 TRIPS, OF 15 DAYS	.0	.0	1.7	.3	3.4	4.5
-DISCRETIONARY	33.2	21.1	28.6	13.4	24.4	3.8
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 3. ACCOMMODATIONS SUBSIDIZED IN ADDITION TO TRAVEL COSTS:						
-YES, EMPLOYEES ONLY	4.8	18.7	5.1	11.7	3.4	4.1
-YES, EMPLOYEE AND SPOUSE	94.0	81.0	94.9	88.3	96.6	95.9
-DISCRETIONARY	1.2	.3	.0	.0	.0	.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 4. MEALS SUBSIDIZED:						
-YES, EMPLOYEE ONLY	4.8	18.7	5.1	11.7	3.4	4.1
-YES, EMPLOYEE AND SPOUSE	94.0	81.0	94.9	88.3	96.6	95.9
-DISCRETIONARY	1.2	.3	.0	.0	.0	.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
III HOUSING ASSISTANCE:						
1. WHERE EMPLOYEE OWNS HOME, FINANCIAL ASSISTANCE TO COVER:						
A. ADVERTISING SALE OF HOME:						
-PROVIDED	82.8	86.7	79.6	74.5	70.6	54.7
-DISCRETIONARY	3.4	1.4	1.6	.1	.0	.0
-NOT PROVIDED	13.8	11.9	18.8	25.4	29.4	45.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
B. REAL ESTATE AGENTS' FEES:						
-PROVIDED	93.2	97.7	93.7	88.3	88.2	91.0
-DISCRETIONARY	3.4	2.0	1.6	.7	.0	.0
-NOT PROVIDED	3.4	.3	4.7	11.0	11.8	9.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "*"

TABLE 33

INCIDENCE AND CHARACTERISTICS
CANADA
REMOVAL EXPENSES ON
EMPLOYER-INITIATED TRANSFER
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
C. LEGAL FEES:						
-PROVIDED	92.0	97.6	93.7	88.4	88.2	91.0
-DISCRETIONARY	2.3	1.5	.0	.0	.0	.0
-NOT PROVIDED	5.7	.9	6.3	11.6	11.8	9.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
D. MORTGAGE REPAYMENT PENALTY:						
-PROVIDED IN FULL	70.2	61.3	62.5	43.2	55.8	46.3
-PROVIDED WITH A DOLLAR LIMIT	4.6	22.8	7.8	13.4	11.8	11.7
-DISCRETIONARY	12.6	8.6	10.9	5.9	5.9	.3
-NOT PROVIDED	12.6	7.3	18.8	37.5	26.5	41.7
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
E. PAYMENT OF INTEREST ON MORTGAGE UNTIL HOUSE SOLD:						
-PROVIDED	61.0	66.4	54.7	58.5	52.9	37.0
-DISCRETIONARY	14.9	12.2	15.6	7.9	5.9	.7
-NOT PROVIDED	24.1	21.4	29.7	33.6	41.2	62.3
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
F. PAYMENT OF TAXES, MAINTENANCE AND SECURITY UNTIL HOUSE SOLD:						
-PROVIDED FOR ALL OF ABOVE	56.4	60.3	49.9	44.0	41.2	29.7
-PROVIDED FOR SOME OF ABOVE	5.7	5.1	1.6	.0	2.9	.0
-DISCRETIONARY	12.6	10.3	14.1	7.0	11.8	10.1
-OTHER	2.3	3.7	1.6	10.8	.0	.0
-NOT PROVIDED	23.0	20.6	32.8	38.2	44.1	60.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
G. TAKE-OVER OF HOUSE WHEN EMPLOYEE UNABLE TO SELL:						
-PROVIDED	65.5	74.6	54.7	47.9	55.9	34.1
-DISCRETIONARY	9.2	6.3	10.9	11.0	2.9	9.3
-NOT PROVIDED	25.3	19.1	34.4	41.1	41.2	56.6
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 33

INCIDENCE AND CHARACTERISTICS
CANADA
REMOVAL EXPENSES ON
EMPLOYER-INITIATED TRANSFER
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
2. WHERE EMPLOYEE RENTS ACCOMMODATION, FINANCIAL ASSISTANCE TO COVER DISPOSAL OF LEASE:						
-PROVIDED:						
-1 MONTHS' RENT	4.6	4.9	1.6	3.3	2.9	4.8
-2 MONTHS' RENT	6.9	6.2	4.7	2.4	8.8	6.2
-3 MONTHS' RENT	58.7	71.7	59.3	61.5	47.3	52.0
-6 MONTHS' RENT	1.1	.6	1.6	.9	2.9	1.0
-12 MONTHS' RENT	2.3	.4	.0	.0	.0	.0
-NO MAXIMUM PERIOD	.0	.0	.0	.0	2.9	.9
-ASSISTANCE PROVIDED BUT PERIOD DISCRETIONARY	17.2	8.1	21.9	10.6	17.6	3.5
-NOT PROVIDED	9.2	8.1	10.9	21.3	17.6	31.6
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
3. WHERE EMPLOYEE PURCHASES HOME, FINANCIAL ASSISTANCE IN THE FORM OF:						
A. BRIDGE FINANCING LOANS:						
-PROVIDED	70.1	72.9	64.0	63.6	55.9	51.8
-DISCRETIONARY	2.3	.6	1.6	.0	.0	.0
-NOT PROVIDED	27.6	26.5	34.4	36.4	44.1	48.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
B. LONG-TERM LOANS:						
-PROVIDED	36.8	33.4	29.7	26.0	17.6	11.8
-DISCRETIONARY	2.3	.6	1.6	.0	.0	.0
-NOT PROVIDED	60.9	66.0	68.7	74.0	82.4	88.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
C. PAYMENT OF LEGAL FEES:						
-PERTAINING TO GOOD TITLE OF PROPERTY	3.4	19.1	4.7	12.2	5.9	3.8
-ACQUISITION OF MORTGAGE	1.1	3.4	1.6	3.8	2.9	.3
-BOTH OF ABOVE	81.8	72.5	81.2	61.0	76.5	86.5
-DISCRETIONARY	1.1	.6	.0	.0	.0	.0
-NOT PROVIDED	12.6	4.4	12.5	23.0	14.7	9.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
4. FINANCIAL ASSISTANCE IN THE FORM OF:						
A. RENT OR MORTGAGE INTEREST DIFFERENTIALS IN NEW, HIGHER COST AREA:						
-PROVIDED	43.7	29.3	42.2	22.9	26.5	21.6
-DISCRETIONARY	1.1	.6	.0	.0	.0	.0
-NOT PROVIDED	55.2	70.1	57.8	77.1	73.5	78.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 33

INCIDENCE AND CHARACTERISTICS
CANADA
REMOVAL EXPENSES ON
EMPLOYER-INITIATED TRANSFER
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
B. PAYMENT OF HOUSING COST DIFFERENTIALS BETWEEN OLD AND NEW LOCATIONS:						
-PROVIDED	43.7	35.3	40.6	30.7	29.4	27.8
-DISCRETIONARY	2.3	1.1	1.6	.7	.0	.0
-NOT PROVIDED	54.0	63.6	57.8	68.6	70.6	72.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
C. PAYMENT OF RENT AT NEW LOCATION PRIOR TO MOVE:						
-PROVIDED	49.5	39.7	43.8	32.3	41.2	31.7
-DISCRETIONARY	5.7	3.6	4.7	1.6	2.9	9.3
-NOT PROVIDED	44.8	56.7	51.5	66.1	55.9	59.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
D. PAYMENT OF INDIRECT MOVING EXPENSES (FITTING RUGS, DRAPES, CONNECTING APPLIANCES):						
-PROVIDED	95.4	99.1	87.5	88.1	82.4	73.3
-NOT PROVIDED	4.6	.9	12.5	11.9	17.6	26.7
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
IV PAYMENT OF MOVING EXPENSES:						
1. ENTIRE COST OF PACKING & MOVING FURNITURE & EFFECTS PAID BY EMPLOYER:						
-YES, FULLY	98.9	99.7	98.4	99.6	100.0	100.0
-YES, PARTIALLY	1.1	.3	.0	.0	.0	.0
-NO	.0	.0	1.6	.4	.0	.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
2. PERCENTAGE OF INSURANCE IN TRANSIT PAID BY EMPLOYER:						
-100%	93.2	94.3	89.0	88.4	88.2	68.0
-FLAT DOLLAR AMOUNT	3.4	4.7	6.3	10.8	11.8	32.0
-NO COMPENSATION	3.4	1.0	4.7	.8	.0	.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
3. PERCENTAGE OF SHORT-TERM STORAGE (LESS THAN 60 DAYS) PAID BY EMPLOYER:						
-100%	72.4	77.6	71.9	74.8	73.5	62.0
-DISCRETIONARY	23.0	13.1	20.3	16.5	20.6	31.9
-NO COMPENSATION	4.6	9.3	7.8	8.7	5.9	6.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 33

INCIDENCE AND CHARACTERISTICS
CANADA
REMOVAL EXPENSES ON
EMPLOYER-INITIATED TRANSFER
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
4. PERCENTAGE OF LONG-TERM STORAGE (60 OR MORE DAYS) PAID BY EMPLOYER:						
-100%	23.0	38.5	23.4	22.7	32.4	13.9
-DISCRETIONARY	50.6	35.5	43.8	34.5	38.2	28.6
-NO COMPENSATION	26.4	26.0	32.8	42.8	29.4	57.5
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
5. COMPENSATION FOR SHIPMENT OF:						
-1 CAR	38.0	36.0	37.5	36.8	29.4	14.7
-2 CARS	32.2	41.3	32.8	33.0	29.4	20.7
-MAXIMUM NOT SPECIFIED	20.7	18.7	15.6	22.0	14.7	22.6
-DISCRETIONARY	1.1	.3	.0	.0	.0	.0
-NO COMPENSATION	8.0	3.7	14.1	8.2	26.5	42.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
6. COMPENSATION FOR SHIPMENT OF MOBILE HOME:						
-FULLY COMPENSATED	18.4	31.3	23.4	28.0	35.3	34.4
-PARTIALLY COMPENSATED	5.7	6.9	7.8	13.8	8.8	7.8
-UNWRITTEN PRACTICE	21.8	15.2	15.6	19.8	5.9	2.9
-DISCRETIONARY	3.4	1.5	1.6	.1	.0	.0
-NOT COMPENSATED	50.7	45.1	51.6	38.3	50.0	54.9
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
7. COMPENSATION FOR SHIPMENT OF RECREATIONAL EQUIPMENT:						
-FULLY COMPENSATED	19.5	19.3	18.8	10.6	17.6	19.8
-PARTIALLY COMPENSATED	16.1	19.2	17.2	26.3	11.8	6.9
-UNWRITTEN PRACTICE	11.5	8.0	7.8	3.4	5.9	1.2
-DISCRETIONARY	1.1	.1	.0	.0	.0	.0
-OTHER	2.3	16.7	3.1	12.8	2.9	3.3
-NOT COMPENSATED	49.5	36.7	53.1	46.9	61.8	68.8
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
V PAYMENT OF FAMILY TRAVEL COSTS:						
1. MINIMUM DISTANCE QUALIFICATION FOR AIR TRAVEL:						
-50 TO 400 KILOMETERS	4.6	7.8	4.7	10.8	8.8	31.5
-640 TO 800 KILOMETERS	4.6	2.7	6.3	4.0	2.9	.9
-NO MINIMUM SPECIFIED	88.6	87.6	84.3	76.6	82.4	59.9
-NO POLICY	1.1	.3	.0	.0	.0	.0
-AIR TRANSPORT NOT COMPENSATED	1.1	1.6	4.7	8.6	5.9	7.7
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 33

INCIDENCE AND CHARACTERISTICS
CANADA
REMOVAL EXPENSES ON
EMPLOYER-INITIATED TRANSFER
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
2. COMPENSATION FOR BUS OR TRAIN TRAVEL:						
-FARE AND MEALS PAID	89.7	90.1	84.4	84.2	82.4	76.9
-FARE ONLY PAID	.0	.0	1.6	1.0	2.9	.9
-NO POLICY	3.4	2.4	3.1	.5	5.9	1.2
-BUS AND TRAIN TRANSPORT NOT COMPENSATED	6.9	7.5	10.9	14.3	8.8	21.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
3. COMPENSATION FOR TRAVEL BY CAR:						
* -YES	97.7	98.1	92.2	90.5	91.2	95.1
-NO	2.3	1.9	7.8	9.5	8.8	4.9
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 4. KILOMETER ALLOWANCE:						
-\$0.08 TO \$0.20 PER KM	17.6	14.3	15.3	13.7	16.1	28.0
-\$0.21 PER KM	9.4	10.3	10.2	15.2	6.5	3.0
-\$0.22 PER KM	14.1	10.5	15.3	8.8	12.9	8.9
-\$0.23 TO \$0.25 PER KM	23.6	17.8	18.6	24.8	22.6	10.5
-\$0.26 TO \$0.30 PER KM	11.8	12.2	15.3	6.9	16.1	17.2
-VARIABLE	20.0	32.1	21.9	28.9	22.6	22.6
-OTHER FORMULAE	3.5	2.8	3.4	1.7	3.2	9.8
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 5. MEALS PAID IN TRANSIT:						
-YES	95.3	97.1	93.2	97.5	100.0	100.0
-NO	4.7	2.9	6.8	2.5	.0	.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 6. ACCOMMODATION PAID IN TRANSIT:						
-YES	96.5	97.2	94.9	97.6	96.8	86.1
-NO	3.5	2.8	5.1	2.4	3.2	13.9
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 7. INCIDENTAL EXPENSES PAID IN TRANSIT:						
-YES	72.9	69.6	74.6	80.4	67.7	51.6
-DISCRETIONARY	2.4	.8	.0	.0	.0	.0
-NO	24.7	29.6	25.4	19.6	32.3	48.4
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "*"

TABLE 33

INCIDENCE AND CHARACTERISTICS
CANADA
REMOVAL EXPENSES ON
EMPLOYER-INITIATED TRANSFER
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
VI TEMPORARY LIVING EXPENSES AT DESTINATION:						
1. FINANCIAL ASSISTANCE TO EMPLOYEE:						
* -YES, EMPLOYEE ONLY	3.4	9.4	4.7	2.3	2.9	.9
* -YES, EMPLOYEE AND DEPENDANTS	92.1	87.3	89.0	89.4	91.2	86.2
* -DISCRETIONARY	1.1	.3	.0	.0	.0	.0
-NOT PROVIDED	3.4	3.0	6.3	8.3	5.9	12.9
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 2. ACCOMMODATION PAID:						
-YES FULLY, EMPLOYEE ONLY	3.6	1.8	5.0	2.6	3.1	1.1
-YES FULLY, EMPLOYEE AND DEPENDANTS	86.9	82.6	88.3	82.7	93.8	98.8
-YES, PARTIALLY	8.3	15.3	6.7	14.7	3.1	.1
-DISCRETIONARY	1.2	.3	.0	.0	.0	.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 3. INCIDENTAL EXPENSES PAID:						
-YES, EMPLOYEE ONLY	3.6	10.7	1.7	1.1	.0	.0
-YES, EMPLOYEE AND DEPENDANTS	70.2	67.6	75.0	82.7	71.9	78.9
-DISCRETIONARY	1.2	.6	.0	.0	.0	.0
-NOT PROVIDED	25.0	21.1	23.3	16.2	28.1	21.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
+ 4. MAXIMUM TIME TEMPORARY ACCOMMODATION SUBSIDIZED:						
- 1 TO 6 DAYS	4.8	2.7	6.7	4.3	3.1	4.8
- 7 TO 14 DAYS	9.5	7.2	10.0	8.4	12.5	20.1
- 15 TO 30 DAYS	11.9	10.4	13.3	6.5	12.5	8.6
- 50 TO 60 DAYS	8.3	23.2	8.3	19.6	9.4	4.3
- 90 DAYS	4.8	10.2	5.0	2.2	.0	.0
- 1 TO 3 WEEKS	8.3	5.1	5.0	5.9	3.1	.1
- 4 TO 8 WEEKS	11.9	11.8	6.7	7.1	6.3	11.8
- 12 TO 13 WEEKS	2.4	.3	.0	.0	.0	.0
- VARIES WITH MARITAL STATUS	7.1	10.3	10.0	15.9	12.5	21.1
- NO MAXIMUM SPECIFIED	31.0	18.8	35.0	30.1	40.6	29.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

+ -PERCENTAGES IN THIS CHARACTERISTIC ARE BASED ON THE
INCIDENCE FOUND IN THE PRECEDING STUB(S) BEARING AN "*"

TABLE 33

INCIDENCE AND CHARACTERISTICS
CANADA
REMOVAL EXPENSES ON
EMPLOYER-INITIATED TRANSFER
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
VII LENGTH OF SERVICE REQUIRED TO AVOID REPAYMENT OF RELOCATION EXPENSES:						
-2 TO 6 MONTHS	3.4	1.4	3.1	1.1	5.9	1.6
-12 MONTHS	9.2	9.8	7.8	16.9	11.8	18.7
-24 MONTHS	3.4	2.1	4.7	2.0	.0	.0
-36 MONTHS	2.3	.8	1.6	3.4	.0	.0
-48 MONTHS	.0	.0	1.6	1.0	2.9	1.8
-VARIABLE	1.1	.4	1.6	.3	2.9	3.7
-NO SERVICE REQUIRED	21.8	51.0	21.9	44.7	29.4	31.0
-NO FORMAL POLICY	58.8	34.5	57.7	30.6	47.1	43.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
VIII OTHER TYPES/OF FINANCIAL ASSISTANCE FOR RELOCATION EXPENSES						
1. WHEN EMPLOYEE REQUESTS THE TRANSFER AND THE COMPANY AGREES:						
-YES, FULLY PAID	19.5	15.0	10.9	4.9	11.8	1.4
-YES, PARTIALLY PAID	18.4	22.6	25.0	35.4	26.5	25.5
-DISCRETIONARY	17.2	25.2	17.2	15.6	14.7	14.3
-NOT REIMBURSED	44.9	37.2	46.9	44.1	47.0	58.8
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

34. REMOVAL EXPENSE POLICY ON RECRUITMENT OF NEW EMPLOYEES

This benefit looks at the policy for payment of moving costs upon the recruitment of newly hired employees.

EXPLANATORY NOTES

There were numerous establishments who reported under "YES, PARTIALLY PAID". The majority of the responses stated that only transportation costs and moving expenses of household goods would be paid. A number of other establishments paid a lump sum dollar amount, or one months' salary to be used towards moving costs incurred. The position of the person hired was also a determining factor in the amount of financial assistance provided and also what was negotiated at the time of hire.

TABLE 34

INCIDENCE AND CHARACTERISTICS
CANADA
REMOVAL EXPENSE POLICY ON RECRUITMENT
OF NEW EMPLOYEES
JANUARY 1, 1988

INCIDENCE NUMBER	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.
-YES, FULLY PAID	28	11,100	17	9,471	8	6,883
-YES, PARTIALLY PAID	45	30,547	32	23,793	22	26,658
-NEGOTIATED UPON HIRE	23	8,597	14	8,962	9	12,783
-DISCRETIONARY	10	4,668	9	7,723	9	6,639
-NOT REIMBURSED	43	18,613	77	28,850	92	49,174
TOTAL NUMBER	149	73,525	149	78,799	140	102,137
INCIDENCE PERCENTAGE	PERCENT		PERCENT		PERCENT	
	ESTAB.	EMPL.	ESTAB.	EMPL.	ESTAB.	EMPL.
-YES, FULLY PAID	18.8	15.1	11.4	12.0	5.7	6.7
-YES, PARTIALLY PAID	30.2	41.6	21.5	30.2	15.7	26.1
-NEGOTIATED UPON HIRE	15.4	11.7	9.4	11.4	6.4	12.5
-DISCRETIONARY	6.7	6.3	6.0	9.8	6.4	6.5
-NOT REIMBURSED	28.9	25.3	51.7	36.6	65.8	48.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

CONTINUING PART-TIME EMPLOYEES

SECTION 35: CONTINUING PART-TIME EMPLOYEES

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35. CONTINUING PART-TIME EMPLOYEES

For this survey, continuing part-time employees are taken to mean regular staff members who have hours of work that are less than the establishment's normal working hours. Seasonal or casual employees, e.g. summer students or casual help during vacation periods, are excluded from this group.

It should be noted that the total number of employees presented under 'Incidence - Number' is the total number of continuing part-time employees in those establishments which indicated that such employees are present. For those establishments that do not have any continuing part-time employees, zero employees are indicated on the incidence question. The two establishments reporting that no information is available on the number of continuing part-time employees are included in the establishment numbers but are counted as having zero employees for tabulating the number of employees.

The purpose of this section of the survey is to examine, in general terms, the benefit policies and practices of the employers applicable to this group of employees.

Table 35 presents the information applicable to continuing part-time employees under the following headings:

- I Number of continuing part-time employees
- II Hours in the normal work week
- III Benefit coverage
- IV Cash in lieu of insured benefits for which continuing part-time employees are not eligible

EXPLANATORY NOTES

- I Three establishments indicated that several incumbents of job-sharing positions are included in the number of employees reported.
- II In the establishments reporting under the heading "VARIABLE HOURS PER WEEK" a variety of situations were found to be present. In a majority of cases hours per week varied according to the operational needs of the establishment either on a weekly or a position basis. Still other employers stated that hours worked could vary based on the area of work or time of the year. Several of these establishments identified maximums placed on the number of hours which could be worked by part-time staff. These maximums were stated on a daily, weekly or as a percentage of full-time hours basis.

- III-1 The establishments reported under "SAME POLICY AS FULL TIME EMPLOYEES" provide their continuing part-time employees with the same coverage only prorated. The establishments reporting under "DIFFERENT POLICY" have situations varying from covering only some of the benefits, covering the benefits in different ways, to service requirements, and coverage maximums.
- III-2 The establishments that indicated they used the same formula for part-time as full-time (noted as prorated by some) are included under "SAME POLICY AS FOR FULL-TIME". The establishments reporting under "DIFFERENT POLICY" had minimum earnings, or length of service eligibility requirements.
- III-3 The one establishment that reported under "OTHER PROVISIONS" gives employees in all three categories 8% of annual salary in lieu of vacation.
- III-4 One establishment reporting "OTHER PROVISIONS" for the Management/Professional category pays regular rates when the holiday is worked and 10% of pay from previous pay period when employee doesn't work. The second establishment reporting "OTHER PROVISIONS" for the Office category pays regular pay when worked and 50% when employee doesn't work.
- III-5 One establishment reporting for all three categories stated overtime was only paid after 44 hours. The other establishment reporting "OTHER" for Office and Non-Office stated that if employees normally work 4 days/week and have to work, the fifth day no overtime is paid, but employees working overtime during a normal day are compensated for overtime.

TABLE 35
INCIDENCE AND CHARACTERISTICS
CANADA
CONTINUING PART-TIME EMPLOYEES
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.	NUMBER ESTAB.	EMPL.
INCIDENCE - NUMBER						
CONTINUING PART-TIME EMPLOYEES ARE PRESENT	32	3,537	90	7,796	46	8,929
NO CONTINUING PART-TIME EMPLOYEES	117		59		94	
TOTAL NUMBER	149	3,537	149	7,796	140	8,929
INCIDENCE - PERCENTAGE						
CONTINUING PART-TIME EMPLOYEES ARE PRESENT	21.5	99.7	60.4	99.7	32.9	97.8
NO CONTINUING PART-TIME EMPLOYEES	78.5	.3	39.6	.3	67.1	2.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
CHARACTERISTICS OF PLANS PROVIDED						
I NUMBER OF CONTINUING PART-TIME EMPLOYEES:						
-1 TO 11 EMPLOYEES	59.3	7.7	46.8	23.3	32.6	.6
-12 TO 30 EMPLOYEES	3.1	.6	15.6	3.2	17.4	4.8
-31 TO 50 EMPLOYEES	.0	.0	12.2	6.4	6.5	1.5
-55 TO 100 EMPLOYEES	6.3	5.3	3.3	2.1	8.7	3.1
-112 TO 240 EMPLOYEES	9.4	11.5	14.4	25.2	15.2	10.7
-287 TO 410 EMPLOYEES	9.4	27.1	2.2	7.9	4.3	4.1
-529 TO 910 EMPLOYEES	9.4	47.8	2.2	15.1	10.9	31.2
-1513 TO 4100 EMPLOYEES	.0	.0	1.1	16.8	2.2	44.0
-INFORMATION NOT AVAILABLE	3.1	.0	2.2	.0	2.2	.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
II HOURS IN THE NORMAL WORK WEEK:						
-8 HOURS	.0	.0	.0	.0	2.2	.1
-15 TO 16 HOURS	6.3	4.7	4.4	17.7	4.3	1.3
-17 TO 24 HOURS	31.3	9.2	45.6	26.9	26.1	54.2
-25 TO 32 HOURS	6.3	.1	4.4	.3	10.9	3.7
-VARIABLE HOURS PER WEEK	56.1	86.0	45.6	55.1	56.5	40.7
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
III BENEFIT COVERAGE:						
1. LIFE, HEALTH AND SICKNESS PLANS:						
-SAME POLICY AS FOR FULL-TIME EMPLOYEES	56.3	65.2	60.0	30.8	47.9	19.6
-DIFFERENT POLICY	15.6	15.5	17.8	55.3	21.7	62.7
-NO COVERAGE	28.1	19.3	22.2	13.9	30.4	17.7
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 35

INCIDENCE AND CHARACTERISTICS
CANADA
CONTINUING PART-TIME EMPLOYEES
JANUARY 1, 1988

	MANAGEMENT/ PROFESSIONAL		OFFICE		NON-OFFICE	
	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.	PERCENT ESTAB.	EMPL.
2. PENSIONS:						
-SAME POLICY AS FOR FULL-TIME EMPLOYEES	59.4	60.9	58.9	60.0	54.4	19.2
-DIFFERENT POLICY	3.1	.1	4.4	12.9	6.5	8.7
-NO COVERAGE	37.5	39.0	36.7	27.1	39.1	72.1
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
3. VACATIONS:						
-SAME POLICY AS FOR FULL-TIME EMPLOYEES	6.3	2.6	8.9	14.4	8.7	10.4
-SAME POLICY BUT PRO-RATED	68.7	64.7	64.4	53.2	60.8	70.1
-LEGAL REQUIREMENTS ONLY	21.9	28.1	25.6	31.0	28.3	18.9
-OTHER PROVISIONS	3.1	4.6	1.1	1.4	2.2	.6
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
4. HOLIDAYS:						
-SAME POLICY AS FOR FULL-TIME EMPLOYEES	28.1	14.6	18.9	25.5	26.1	5.8
-SAME POLICY BUT PRO-RATED	37.5	44.0	43.3	40.7	37.0	71.5
-LEGAL REQUIREMENTS ONLY	21.9	30.6	25.6	27.0	30.4	20.8
-NO PAID TIME OFF BUT % OF SALARY IN LIEU	3.1	4.6	2.2	4.3	2.2	.6
-PAID ONLY IF HOLIDAY IS A SCHEDULED WORK DAY	6.3	5.1	8.9	2.5	4.3	1.3
-OTHER PROVISIONS	3.1	1.1	1.1	.0	.0	.0
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
5. OVERTIME PREMIUMS:						
-PAID AFTER PART-TIME HOURS WORKED	.0	.0	11.1	4.6	10.9	15.7
-PAID AFTER FULL-TIME HOURS WORKED	53.1	57.4	72.2	84.0	74.0	71.9
-TIME-OFF IN LIEU ONLY	3.1	.0	.0	.0	.0	.0
-OTHER	3.1	12.0	2.2	2.7	4.3	2.7
-NO PROVISIONS	18.8	8.1	5.6	7.9	4.3	.5
-N/A, NO OVERTIME WORKED	21.9	22.5	8.9	.8	6.5	9.2
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0
IV CASH IN LIEU OF INSURED BENEFITS FOR WHICH CONTINUING PART-TIME EMPLOYEES ARE NOT ELIGIBLE:						
-PAID	15.6	23.6	5.6	2.7	6.5	9.4
-NOT PAID	84.4	76.4	94.4	97.3	93.5	90.6
TOTAL PERCENT	100.0	100.0	100.0	100.0	100.0	100.0

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